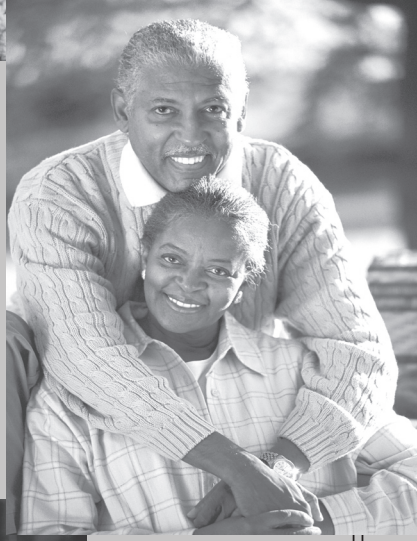


Medicare Supplement Guide

Kentucky Department of Insurance





Commonwealth of Kentucky

Public Protection Cabinet

Department of Insurance

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June 2008

Consumer Guide to Medicare Supplement Insurance

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About this consumer guide

The Kentucky Department of Insurance offers this consumer guide providing detailed comparison of rates that insurance companies charge for Medicare supplement, also referred to as Medigap, coverage in Kentucky.

The department appreciates the insurance companies that provided rates for this publication. This guide allows us to provide valuable rate comparisons for all consumers.

We plan to update the rate comparisons throughout the year. In the limited instances where companies did not respond or provide the requested rate information or could not provide the information by ZIP code, those companies do not have their rates listed in this guide.

Disclaimer: The Kentucky Department of Insurance compiled this information from rates quoted by the companies. The companies are responsible for accuracy. Please be aware that rates are subject to change. You may consider contacting the company or a local insurance agent to verify rates. You can get the most up-to-date rates by going online at:
<http://doi.ppr.ky.gov/kentucky/search/medicare/>

Tips for purchasing Medigap insurance

- It is illegal for insurers to sell a consumer more than one Medigap policy.
- When replacing your existing policy, do not cancel the old one until the new one is in force. Be sure to state in the application that you wish to replace your old policy.
- Answer all health questions accurately.
- Remember that you have a 30-day “free look” period during which you can return the policy for a full refund.
- Never pay in cash. When purchasing a policy, make the check payable to the insurance company.
- Policies sold after 1992 are standardized. This means a Plan F from one company will have the same benefits as a Plan F from another company. Policies issued prior to 1992 may differ somewhat from company to company.

How to use this guide

The most valuable part of this guide is the list of Medigap rates charged by insurance companies doing business in Kentucky.

As you begin searching for company choices, it is important to recognize that some companies offer this insurance throughout Kentucky and other companies offer plans only in certain areas of the state.

Decide what type of plan you want. You have the choice of standardized Medigap plans listed as Plans A-L, including two high-deductible Plans F and J (see *Chart of standardized Medigap plans*).

For helpful information related to this decision, please refer to the *Guide to Health Insurance for People with Medicare: Choosing A Medigap Policy*, a publication from the Centers for Medicare and Medicaid Services (CMS). This guide is available from the Department of Insurance by calling 800-595-6053, TDD users 800-648-6056, or on the CMS Web site: www.medicare.gov.

Once you narrow down the companies offering the best plans and rates in your area, call the companies directly for more information or contact a local insurance agent. We have included contact information and a phone number for each company.

Medicare Advantage plans available in Kentucky

Medicare Advantage Plans are health plan options that are available through Part C of the Medicare program. If you join one of these plans, you generally obtain all of your Medicare-covered health care through that plan, rather than Medicare. This coverage may include prescription drug coverage. Medicare Advantage Plans include: Health Maintenance Organizations (HMO), Preferred Provider Organizations (PPO), Fee-for-Service (FFS) plans, Medical Savings Account (MSA) plans or Medicare Special Needs plans. These plans are regulated by the federal government.

When you join a Medicare Advantage Plan, you use your health insurance card as proof of insurance to obtain your health care benefits. You may have to see doctors who belong to the plan or go to certain hospitals to get services.

To join a Medicare Advantage Plan, you must have Medicare Part A and Part B. You still will be required to pay your monthly Medicare Part B premium. You also might have to pay a monthly premium to your Medicare Advantage Plan.

If you join a Medicare Advantage Plan, you cannot use your Medigap policy. This means your Medigap policy won't pay any deductibles, co-insurance, or other cost-sharing under your Medicare Health Plan. Therefore, you may want to drop your Medigap policy if you join a Medicare Advantage Plan. However, you have a legal right to keep the Medigap policy.

For more updated information about Medicare Advantage plans and where these plans are offered, call 800-MEDICARE (800-633-4227) or go to the www.medicare.gov Web site.

Medicare prescription drug plans

The Medicare Prescription Drug, Improvement, and Modernization Act of 2003 added a new prescription drug program to Medicare, which became available to Medicare beneficiaries in 2006. All people with Medicare are eligible to enroll in plans that cover prescription drugs.

You have a seven-month enrollment period in which to enroll in Medicare Part D, beginning three months prior to becoming eligible for Medicare. If you do not sign up when you are first eligible, you may pay a penalty if you sign up at a later date. In some situations, you can delay enrolling in Medicare Part D without having to pay a penalty. If you delay enrollment because you had prior creditable coverage and that plan terminates, then you would be permitted a special enrollment period. However, you should act promptly. An example of creditable coverage would be if you have group health coverage through your employer that provides prescription coverage as good as or better than Part D. A few other circumstances would also allow you to enroll outside the enrollment window, such as being covered by Medicaid, qualifying for extra help, or if you are in a nursing home. Call 800-MEDICARE for more information.

Extra help is available for people with low incomes and limited assets. Most significantly, people with Medicare who have incomes and assets below a certain level may qualify. If you qualify, a portion or all of your Part D premiums will be paid for you. You may even qualify for a better benefit. Call your local Social Security Office for more information.

There will be an annual open enrollment period every year to enroll or change plans in Medicare Part D. This period will be from Nov. 15 to Dec. 31 with coverage beginning on Jan. 1.

Obtaining prescription drug coverage

In addition to enrolling in a Part D or Medicare Advantage plan, some people obtain prescription drug coverage through their employer or TRICARE, a program of the Department of Defense.

Formulary

When choosing a Part D plan, it is important to make sure your prescription drugs are covered since not all drugs are covered by each plan. Each plan develops its own list of covered drugs, called a formulary, which must include more than one drug in each classification.

Questions about Medicare?

For the latest information about Medicare, visit www.medicare.gov or call 800-MEDICARE (800-633-4227). TTY users should call 877-486-2048. To get a copy of this information in Spanish, call 800-MEDICARE (800-633-4227). TTY users should call 877-486-2048. You can also obtain assistance by calling the SHIP program at 877-293-7447.



Some people under the age of 65 are eligible for Medigap insurance due to disability or other conditions. Rate information for those under age 65 is available online at <http://doi.ppr.ky.gov/kentucky/> Call the Department of Insurance at 800-595-6053 for more information.

How to read the chart: If a check mark appears in the column, the Medigap policy covers that benefit up to **100%** of the Medicare-approved amount. If a column lists a percentage, the Medigap policy covers that benefit at that percentage rate of the Medicare-approved amount. If no percentage appears or if the column is blank, the Medigap policy **doesn't** cover that benefit. **Note:** The coverage of coinsurance only begins after you have paid the deductible. Policies sold after 1992 are standardized. This means a Plan F from one company has the same benefits as a Plan F from another company.

Chart of standardized Medigap plans

Medigap Plans A through L												
Medigap Benefits	A	B	C	D	E	F*	G	H	I	J*	K	L
Medicare Part A Coinsurance and Medigap Coverage for Hospital Benefits	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Blood (First Three Pints)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Hospice Care Coinsurance or Copayment											50%	75%
Skilled Nursing Facility Care Coinsurance			✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Medicare Part A Deductible		✓	✓	✓	✓	✓	✓	✓	✓	✓		
Medicare Part B Deductible			✓			✓				✓		
Medicare Part B Excess Charges						✓			✓	✓		
Foreign Travel Emergency (Up to Plan Limits)			✓	✓	✓	✓	✓	✓	✓	✓		
At-Home Recovery (Up to Plan Limits)				✓			✓		✓	✓		
Preventive Care Coinsurance (Included in the Part B Coinsurance)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Preventive Care not Covered by Medicare (up to \$120)					✓					✓		
*Medigap Plans F and J also offer a high-deductible option. You must pay the first \$1,900 (deductible in 2008) in Medigap-covered costs before the Medigap policy pays anything. You must also pay a separate deductible for foreign travel emergency (\$250 per year).										2008 out-of-pocket limit	\$4,440**	\$2,220**

**After you meet your out-of-pocket yearly limit and your \$135 yearly Part B deductible, the plan pays 100% of covered services for the rest of the calendar year.

Explanation of Medigap benefits

Part A Inpatient Hospital Deductible: This amount may change annually, but must be paid at the time of the first admission during a benefit period. The amount for 2008 is \$1,024.

Part A Skilled Nursing Facility Coinsurance: For the first 20 days Medicare pays in full. During days 21-100, there is a \$128 per day co-payment that must be paid by the patient.

Part B Deductible: This is an annual payment that the patient must pay prior to receiving benefits offered by Part B. It is currently \$135.

Foreign Travel Emergency: This benefit pays for emergency care outside the United States beginning the first 60 days of each trip. There is a \$250 deductible, then the benefit pays 80 percent of the cost, up to \$50,000 in your lifetime.

At-Home Recovery: This provides coverage for at-home help with activities of daily living, such as bathing, dressing, eating, etc., in addition to Medicare-covered home health visits. This benefit covers home health care for up to eight weeks after skilled care is no longer needed, up to \$1,600 each year.

Part B Excess Charges: This provides coverage for Part B excess charges when the physician fees are more than Medicare will pay. Physicians who accept assignment will not charge more.

Preventive Care: This benefit provides coverage of up to \$120 per year for preventive care services.

Prescription Drugs: Standardized Medigap policies can no longer provide coverage for prescription drugs.

Frequently asked questions

Q: What is Medigap insurance?

A: This product is sold by private insurance companies to help fill the gaps in Medicare coverage. Medicare is provided by the federal government. All of the information in this guide relates to the supplemental policies sold by private insurance companies.

Q: What is Medicare SELECT?

A: This is one type of Medigap plan where you can choose from Plans A through L but you agree to use a restricted network of participating providers to get your full benefits. The exception to using this network is in an emergency for covered services.

Q: How can I obtain information about where Medicare Advantage plans are offered?

A: Go to www.Medicare.gov for more information about this plan or call 800-MEDICARE (800-633-4227).

Q: What do you think of Medicare Advantage plans? Should I enroll in one?

A: This department cannot offer opinions or rate HMOs or insurance companies. Consider your needs and what's best for your health when making this decision. Medicare Advantage plans are regulated by the Centers for Medicare and Medicaid Services (CMS). Medicare Advantage plans typically offer HMO, PPO or FFS plans.

Q: Which Medigap policy is best? Do you rate them?

A: By law, the Kentucky Department of Insurance cannot rate policies. However, A.M. Best Company does provide financial rating information. The A.M. Best ratings are found at many public libraries and may be accessible by your insurance agent. You can do a ratings search through its Web site, www.ambest.com.

Q: Why are my choices limited to specific companies and certain plans?

A: Private insurance companies have made business decisions regarding where to offer coverage. These areas of coverage are decided by county or ZIP code. Regarding the choice of plans, insurers must offer Plan A, but all others are optional.

Q: What is the TRICARE for Life program for military retirees?

A: TRICARE for Life is a program for Medicare-eligible, uniformed services beneficiaries age 65 and older, that acts as a second payer to Medicare. Eligible individuals must be enrolled in Medicare Part A and Part B and have a current U.S. Uniformed Services ID card. The program has no annual premium, and pays all Medicare co-payments and deductibles. In addition, the TRICARE Senior Pharmacy program provides coverage not available under Medicare. For more detailed information call toll free 888-DOD-LIFE (888-363-5433) or the regional number 866-773-0404 or visit www.tricare.osd.mil/tfl/.

Some providers may not file claims on Medigap insurance. It is your responsibility to make sure claims are filed.

You can reach the federal government's Medicare office at 800-MEDICARE (800-633-4227) or its Web site: www.medicare.gov.

You can reach the Kentucky Department of Insurance at 800-595-6053. The deaf or hard-of-hearing can call 800-648-6056 (TDD) or visit our Web site at <http://doi.ppr.ky.gov/kentucky/>.

Some terms to know

Cost Sharing - This indicates what portion of the charge is covered by Medicare, a Medigap plan or the amount paid by the consumer.

Formulary - This is a list of certain kinds of prescription drugs that a Medicare drug plan will cover, subject to limits and conditions.

Medicare - This is a federal insurance program for people age 65 and older, certain disabled people under 65, and certain people with permanent kidney failure.

Medicare Advantage - These plans receive a prepaid monthly sum from the federal government to provide care. The benefits include services available under Medicare. The insurance company or HMO will provide all your benefits instead of Medicare. Medicare Advantage typically offers an HMO, PPO or FFS plan.

Medicare Health Maintenance Organization (HMO) - In a Medicare HMO plan, you receive benefits from an insurance company, not from Medicare. These plans do not provide standardized Medigap coverage. Enrollees must use a restricted provider network within the health plan. Many of these plans provide additional benefits such as prescription drugs, vision, dental and hearing care. These plans are regulated by the Centers for Medicare and Medicaid Services, not the Kentucky Department of Insurance.

Medicare Preferred Provider Organization (PPO) - Medicare Advantage plan choices have expanded to include regional PPO plans. Regional PPOs offer more choices for Medicare health coverage. PPOs can help you save money by choosing from doctors and providers on a plan's "preferred" list, but usually don't require you to get a referral.

Medicare Fee-for-Service (FFS) - This is a health care plan offered by private insurance companies. The insurance company, rather than the Medicare program, decides how much it pays and how much you pay for the services you receive. These plans typically do not restrict you to a provider network.

Medigap Insurance - This is also known as Medicare supplement insurance. This insurance pays for coverage not provided by Medicare. Medigap insurance is not a duplication of Medicare and may pay part of the deductibles, co-insurance, services and expenses not covered by Medicare.

Medicare SELECT - These are standardized Medigap plans with restricted provider networks. You must go to a participating provider network, except in emergency situations.

Open Enrollment - This is a six-month period following enrollment in Medicare Part B. If you are covered by your employer's health coverage and turn 65, your enrollment in Medicare Part B can be delayed until you retire. Keep in mind that if you are covered by a small employer group of less than 20 employees, Medicare is primary and would pay benefits before your employer plan would. If you have a small group employer plan be sure that it will cover what Medicare would have covered if you do not enroll in Part B.

Choosing your plan

Now that you have a list of available companies, consider the following to narrow down your choices:

What plan(s) am I interested in? *Mark all that apply.*

Plan A ☐ Plan B ☐ Plan C ☐ Plan D ☐

Plan E ☐ Plan F ☐ Plan G ☐ Plan H ☐

Plan I ☐ Plan J ☐ Plan K ☐ Plan L ☐

High deductible F ☐ High deductible J ☐

To assist you in selecting the plan most suitable for your situation, refer to the *Chart of standardized Medigap plans* (page 5) in this book.

Understanding the company charts: The following questions and answers explain terms used in the company listings:

What rating method does each company use?

Companies have three different ways of determining a price for your policy based on age. Rates also may vary by gender, area where you live or whether you smoke.

Community rating (also called no age rating): The premium is the same for all customers who buy this policy, regardless of age. A few companies offer discounts if you apply within the first few years after turning 65.

Issue age: Premiums are calculated based on your age at the time of purchase. Premiums may increase because of health care inflation or claims experience, but not because you get older.

Attained age: Your initial premium is based on your age at the time of purchase. However, as you get older, your premiums will automatically increase.

Remember, any of these methods will probably cause rates to rise over time due to health care inflation and claims experience. Increases must be approved by the Department of Insurance, with the exception of the automatic age-related rate increase in attained age policies.

My preference: Community/No age ☐ Issue ☐ Attained ☐

Which companies offer discounts?

Companies may offer discounts for nonsmokers, members of military groups, automatic bank draft or electronic fund transfer payments, etc. Be sure to factor in those that apply to your situation.

Discounts I would qualify for: _____

Is the policy guaranteed issue or underwritten?

If a policy is guaranteed issue, this means you cannot be turned down. Underwritten means a company will consider your medical history in determining whether or not to issue a policy to you. The separate Medicare guide provides more details, if needed, about guaranteed issue.

My preference, if applicable: Guaranteed issue ☐ Underwritten ☐

What is the company's marketing approach?

Some companies sell directly to the consumer (direct mail) while others sell through a network of agents. In most cases, you will want to contact the company for more information.

My preference: Agent ☐ Direct Mail ☐

What about pre-existing condition exclusions?

Again, review the Medicare material to see if this applies to you. In the company listings at the back of this booklet, companies have noted how they handle pre-existing conditions.

Will this affect my decision? Yes ☐ No ☐

Did the company list notes of interest?

If any of these will be significant in your decision, please list the company and the note below for your reference.

Company _____ Note to remember _____

Company _____ Note to remember _____

Company _____ Note to remember _____

By now, you should have narrowed down your list of companies, based on the specifics of the listings and your personal needs. It's time to start looking at prices. In the first column, list the companies that offer the standardized plan and other factors that meet your needs. (Be sure you are comparing the same plan.) In the second column, list the premium cost. Take into consideration the rating method used by each company when comparing premiums.

Company	Premium
_____	_____
_____	_____
_____	_____

The Department of Insurance Web site has a company search at <http://doi.ppr.ky.gov/kentucky/>. Look for **Medicare Supplement Search**. Entering information such as age, gender and ZIP code prefix will result in a list of companies from which you can purchase a Medigap insurance policy.

If you still have questions, contact the companies directly at the numbers listed at the end of this book or contact a local insurance agent.

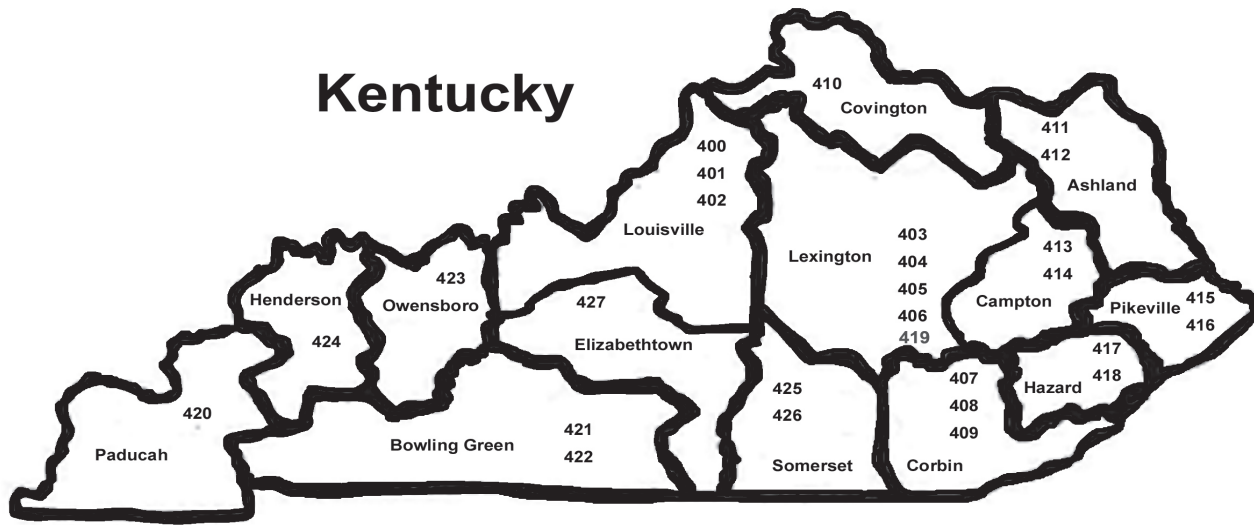
These rates may change before the next printing of this guide. The most up-to-date rates are available online at <http://doi.ppr.ky.gov/kentucky/>

The following companies do not provide rates by ZIP code and are not listed in this guide:

PacificCare Life and Health Insurance Company
 State Farm Mutual Automobile Insurance Company
 Sterling Life Insurance Company

The following companies do not use a rating structure compatible with our database so we are unable to list the rates:

Humana of Kentucky
 Marquette National Life Insurance Company



How to use the premium charts

1. Determine your ZIP code. For this guide, only the first three digits of your ZIP code will be listed. For example, if your ZIP code is 40601, the ZIP code listed in this guide will be 406.
2. Determine the ID number for your 3-digit ZIP code.
3. Choose your Plan (A thru L). Look for the rate that falls into your category such as male/female, smoker/nonsmoker, age, etc. Some companies charge the same rate for a smoker as a nonsmoker. N/A will be listed under the smoker heading when rates are the same for both smoker or nonsmoker.
4. Only three ages are listed in this guide. More detailed premium information is available on our Web site at <http://doi.ppr.ky.gov/kentucky/>
5. Please see the back of this book for the insurers' addresses and telephone numbers.

Remember, **annual** premiums are listed. All rates are effective at time of printing: July 2008

Standard Medicare Supplement Plans

Admiral Life Insurance Company of America - Standard

Area ID	Includes ZIP(S) Area
636	415,427,423,424,407,413,416,420,426,414,411,412,417,421,409,419,425,408,418 AND 422
637	401,404,406,402,403,405,410 AND 400

Issue Age - Underwritten - Agent marketed - Pre-existing period None

Health Condition: Rates for people who do not qualify for the good health rate

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
636	936.00	1,077.00	1,215.00	813.00	937.00	1,056.00	N/A	A
636	1,179.00	1,357.00	1,530.00	1,025.00	1,180.00	1,330.00	N/A	B
636	1,343.00	1,530.00	1,710.00	1,168.00	1,330.00	1,488.00	N/A	C
636	1,191.00	1,370.00	1,545.00	1,035.00	1,192.00	1,344.00	N/A	D
636	1,201.00	1,382.00	1,559.00	1,045.00	1,202.00	1,356.00	N/A	E
636	1,394.00	1,576.00	1,756.00	1,212.00	1,370.00	1,527.00	N/A	F
636	1,199.00	1,380.00	1,556.00	1,043.00	1,200.00	1,353.00	N/A	G
637	980.00	1,128.00	1,272.00	852.00	981.00	1,105.00	N/A	A
637	1,234.00	1,420.00	1,602.00	1,073.00	1,235.00	1,393.00	N/A	B
637	1,406.00	1,602.00	1,791.00	1,223.00	1,393.00	1,558.00	N/A	C
637	1,247.00	1,435.00	1,618.00	1,084.00	1,248.00	1,407.00	N/A	D
637	1,258.00	1,447.00	1,632.00	1,094.00	1,258.00	1,420.00	N/A	E
637	1,460.00	1,650.00	1,839.00	1,269.00	1,435.00	1,598.00	N/A	F
637	1,256.00	1,444.00	1,630.00	1,092.00	1,257.00	1,417.00	N/A	G

Note: Check Web site for premiums associated with other ages /Annual premiums are listed

Allianz Life Insurance Company of North America - Standard

Area ID	Includes ZIP(S) Area
610	ALL ZIP CODES

Issue Age - Underwritten - Agent marketed - Pre-existing period None

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
610	983.00	1,074.00	1,167.00	983.00	1,074.00	1,167.00	N/A	A
610	1,862.00	2,055.00	2,248.00	1,862.00	2,055.00	2,248.00	N/A	B
610	1,929.00	2,126.00	2,324.00	1,929.00	2,126.00	2,324.00	N/A	C
610	2,343.00	2,586.00	2,827.00	2,343.00	2,586.00	2,827.00	N/A	D
610	2,226.00	2,458.00	2,693.00	2,226.00	2,458.00	2,693.00	N/A	E
610	2,489.00	2,734.00	2,979.00	2,489.00	2,734.00	2,979.00	N/A	F
610	2,636.00	2,901.00	3,163.00	2,636.00	2,901.00	3,163.00	N/A	G
610	3,066.00	3,346.00	3,626.00	3,066.00	3,346.00	3,626.00	N/A	H
610	3,623.00	3,944.00	4,266.00	3,623.00	3,944.00	4,266.00	N/A	I
610	4,355.00	4,728.00	5,103.00	4,355.00	4,728.00	5,103.00	N/A	J

American Pioneer Life Insurance Company - Standard

Area ID	Includes ZIP(S) Area
212	401,402,420,417 AND 400
213	415,427,404,423,424,406,407,413,416,414,403,411,412,421,405,409,410,408 AND 422
215	426,419,425 AND 418

Attained - Underwritten - Agent marketed - Pre-existing period 3 months

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
212	1,651.82	1,888.85	2,113.01	1,436.85	1,644.47	1,839.24	Non	A
212	1,940.29	2,219.58	2,480.49	1,688.57	1,931.11	2,160.78	Smoker	A
212	1,993.61	2,511.73	2,829.60	1,733.94	1,993.61	2,246.58	Non	B
212	2,340.39	2,949.03	3,322.02	2,037.16	2,568.69	2,892.07	Smoker	B
212	2,523.60	2,863.59	3,194.81	2,195.88	2,492.06	2,781.22	Non	C
212	2,963.48	3,361.30	3,752.10	2,577.93	2,926.68	3,264.91	Smoker	C
212	2,201.14	2,532.36	2,858.33	1,915.48	2,204.65	2,486.80	Non	D
212	2,583.19	2,973.99	3,354.29	2,248.46	2,588.44	2,919.67	Smoker	D
212	2,600.71	2,951.21	3,291.20	2,264.23	2,569.17	2,865.34	Non	F
212	3,052.86	3,464.69	3,866.02	2,656.79	3,016.05	3,364.80	Smoker	F
213	1,486.64	1,699.97	1,901.71	1,293.17	1,480.02	1,655.32	Non	A
213	1,746.26	1,997.62	2,232.44	1,519.71	1,738.00	1,944.70	Smoker	A
213	1,794.25	2,260.56	2,546.64	1,560.55	1,794.25	2,021.92	Non	B
213	2,106.35	2,654.13	2,989.82	1,833.44	2,311.82	2,602.86	Smoker	B
213	2,271.24	2,577.23	2,875.33	1,976.29	2,242.85	2,503.10	Non	C
213	2,667.13	3,025.17	3,376.89	2,320.14	2,634.01	2,938.42	Smoker	C
213	1,981.03	2,279.12	2,572.50	1,723.93	1,984.19	2,238.12	Non	D
213	2,324.87	2,676.59	3,018.86	2,023.61	2,329.60	2,627.70	Smoker	D
213	2,340.64	2,656.09	2,962.08	2,037.81	2,312.25	2,578.81	Non	F
213	2,747.57	3,118.22	3,479.42	2,391.11	2,714.45	3,028.32	Smoker	F
215	1,321.46	1,511.08	1,690.41	1,149.48	1,315.58	1,471.39	Non	A
215	1,552.23	1,775.66	1,984.39	1,350.86	1,544.89	1,728.62	Smoker	A
215	1,594.89	2,009.38	2,263.68	1,387.15	1,594.89	1,797.26	Non	B
215	1,872.31	2,359.22	2,657.62	1,629.73	2,054.95	2,313.66	Smoker	B
215	2,018.88	2,290.87	2,555.85	1,756.70	1,993.65	2,224.98	Non	C
215	2,370.78	2,689.04	3,001.68	2,062.34	2,341.34	2,611.93	Smoker	C
215	1,760.91	2,025.89	2,286.66	1,532.38	1,763.72	1,989.44	Non	D
215	2,066.55	2,379.19	2,683.43	1,798.77	2,070.75	2,335.74	Smoker	D
215	2,080.57	2,360.97	2,632.96	1,811.38	2,055.34	2,292.27	Non	F
215	2,442.29	2,771.75	3,092.82	2,125.43	2,412.84	2,691.84	Smoker	F

Note: Check Web site for premiums associated with other ages /Annual premiums are listed

American Republic Insurance Company - Standard

Area ID	Includes ZIP(S) Area
127	ALL ZIP CODES

Attained - Underwritten - Agent marketed - Pre-existing period None

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
127	1,440.02	1,629.37	1,833.15	1,328.18	1,483.43	1,646.54	N/A	A
127	1,800.04	2,036.72	2,291.44	1,660.22	1,854.29	2,058.17	N/A	J

Anthem Health Plans of Kentucky, Inc. - Standard

Area ID	Includes ZIP(S) Area
188	ALL ZIP CODES

Attained - Underwritten - Agent marketed - Pre-existing period None

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
188	939.60	1,200.00	1,380.00	939.60	1,200.00	1,380.00	N/A	A
188	1,188.00	1,524.00	1,716.00	1,188.00	1,524.00	1,716.00	N/A	E

Anthem Health Plans of Kentucky, Inc. - Standard

Area ID	Includes ZIP(S) Area
216	ALL ZIP CODES

Community Rated - Underwritten - Agent marketed - Pre-existing period 6 months

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
216	1,231.20	1,368.00	1,368.00	1,231.20	1,368.00	1,368.00	N/A	A
216	1,598.40	1,776.00	1,776.00	1,598.40	1,776.00	1,776.00	N/A	B
216	1,792.80	1,992.00	1,992.00	1,792.80	1,992.00	1,992.00	N/A	C
216	1,836.00	2,040.00	2,040.00	1,836.00	2,040.00	2,040.00	N/A	F
216	2,916.00	3,240.00	3,240.00	2,916.00	3,240.00	3,240.00	N/A	H

Bankers Fidelity Life Insurance Company - Standard

Area ID	Includes ZIP(S) Area
196	401,402,410 AND 400
199	415,427,404,423,424,406,407,413,416,420,426,414,403,411,412,417,421,405,409,419,425,408,418 AND 422

Issue Age - Underwritten - Agent marketed - Pre-existing period None

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
196	1,046.00	1,046.00	1,134.00	1,046.00	1,046.00	1,134.00	Non	A
196	1,205.00	1,205.00	1,306.00	1,205.00	1,205.00	1,306.00	Smoker	A
196	1,494.00	1,494.00	1,638.00	1,494.00	1,494.00	1,638.00	Non	B
196	1,718.00	1,718.00	1,883.00	1,718.00	1,718.00	1,883.00	Smoker	B
196	2,211.00	2,211.00	2,389.00	2,211.00	2,211.00	2,389.00	Non	C
196	2,543.00	2,543.00	2,746.00	2,543.00	2,543.00	2,746.00	Smoker	C
196	1,416.00	1,416.00	1,552.00	1,416.00	1,416.00	1,552.00	Non	D
196	1,629.00	1,629.00	1,785.00	1,629.00	1,629.00	1,785.00	Smoker	D
196	2,170.00	2,170.00	2,340.00	2,170.00	2,170.00	2,340.00	Non	F
196	2,498.00	2,498.00	2,691.00	2,498.00	2,498.00	2,691.00	Smoker	F
196	755.00	755.00	814.00	755.00	755.00	814.00	Non	F-HIGH
196	869.00	869.00	936.00	869.00	869.00	936.00	Smoker	F-HIGH
196	1,047.00	1,047.00	1,131.00	1,047.00	1,047.00	1,131.00	Non	G
196	1,204.00	1,204.00	1,301.00	1,204.00	1,204.00	1,301.00	Smoker	G
199	944.00	944.00	1,022.00	944.00	944.00	1,022.00	Non	A
199	1,082.00	1,082.00	1,176.00	1,082.00	1,082.00	1,176.00	Smoker	A
199	1,345.00	1,345.00	1,476.00	1,345.00	1,345.00	1,476.00	Non	B
199	1,547.00	1,547.00	1,696.00	1,547.00	1,547.00	1,696.00	Smoker	B
199	1,988.00	1,988.00	2,151.00	1,988.00	1,988.00	2,151.00	Non	C
199	2,286.00	2,286.00	2,474.00	2,286.00	2,286.00	2,474.00	Smoker	C
199	1,275.00	1,275.00	1,399.00	1,275.00	1,275.00	1,399.00	Non	D
199	1,466.00	1,466.00	1,608.00	1,466.00	1,466.00	1,608.00	Smoker	D
199	1,954.00	1,954.00	2,106.00	1,954.00	1,954.00	2,106.00	Non	F
199	2,246.00	2,246.00	2,423.00	2,246.00	2,246.00	2,423.00	Smoker	F
199	680.00	680.00	732.00	680.00	680.00	732.00	Non	F-HIGH
199	781.00	781.00	843.00	781.00	781.00	843.00	Smoker	F-HIGH
199	942.00	942.00	1,018.00	942.00	942.00	1,018.00	Non	G
199	1,083.00	1,083.00	1,171.00	1,083.00	1,083.00	1,171.00	Smoker	G

Note: Check Web site for premiums associated with other ages /Annual premiums are listed

Bankers Life and Casualty Company - Standard

Area ID	Includes ZIP(S) Area
137	ALL ZIP CODES

Attained - Underwritten - Agent marketed - Pre-existing period None

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
137	1,408.00	1,516.00	1,643.00	1,408.00	1,516.00	1,643.00	N/A	A
137	1,710.00	1,886.00	2,092.00	1,710.00	1,886.00	2,092.00	N/A	B
137	1,990.00	2,192.00	2,429.00	1,990.00	2,192.00	2,429.00	N/A	C
137	1,870.00	2,081.00	2,331.00	1,870.00	2,081.00	2,331.00	N/A	D
137	1,871.00	2,071.00	2,307.00	1,871.00	2,071.00	2,307.00	N/A	E
137	2,011.00	2,258.00	2,538.00	2,011.00	2,258.00	2,538.00	N/A	F
137	1,890.00	2,141.00	2,429.00	1,890.00	2,141.00	2,429.00	N/A	G
137	2,022.00	2,297.00	2,600.00	2,022.00	2,297.00	2,600.00	N/A	J
137	503.00	559.00	622.00	503.00	559.00	622.00	N/A	J-HIGH
137	784.00	891.00	1,008.00	784.00	891.00	1,008.00	N/A	K

Central Reserve Life Insurance Company - Standard

Area ID	Includes ZIP(S) Area
563	401,402 AND 400
564	415,427,404,423,424,406,407,413,416,420,426,414,403,411,412,417,421,405,409,410,419,425,408,418 AND 422

Attained - Underwritten - Agent marketed - Pre-existing period 6 months

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
563	1,960.00	2,040.00	2,273.00	1,705.00	1,773.00	1,976.00	N/A	A
563	3,215.00	3,346.00	3,730.00	2,796.00	2,910.00	3,242.00	N/A	C
563	2,371.00	2,466.00	2,748.00	2,062.00	2,144.00	2,389.00	N/A	D
563	2,137.00	2,222.00	2,469.00	1,859.00	1,932.00	2,147.00	N/A	E
563	3,352.00	3,486.00	3,881.00	2,915.00	3,031.00	3,375.00	N/A	F
563	771.00	802.00	894.00	670.00	697.00	777.00	N/A	F-HIGH
563	2,500.00	2,600.00	2,894.00	2,174.00	2,261.00	2,516.00	N/A	G
563	1,684.00	1,751.00	1,947.00	1,465.00	1,523.00	1,693.00	N/A	H
563	2,260.00	2,351.00	2,616.00	1,965.00	2,043.00	2,274.00	N/A	I
564	1,774.00	1,846.00	2,057.00	1,543.00	1,605.00	1,788.00	N/A	A
564	2,909.00	3,028.00	3,374.00	2,530.00	2,632.00	2,934.00	N/A	C
564	2,145.00	2,232.00	2,486.00	1,866.00	1,940.00	2,161.00	N/A	D
564	1,933.00	2,010.00	2,233.00	1,682.00	1,748.00	1,943.00	N/A	E
564	3,032.00	3,154.00	3,511.00	2,637.00	2,743.00	3,053.00	N/A	F
564	697.00	726.00	808.00	606.00	631.00	703.00	N/A	F-HIGH
564	2,262.00	2,352.00	2,618.00	1,967.00	2,045.00	2,276.00	N/A	G
564	1,524.00	1,585.00	1,761.00	1,325.00	1,378.00	1,531.00	N/A	H
564	2,044.00	2,127.00	2,366.00	1,777.00	1,849.00	2,058.00	N/A	I

Note: Check Web site for premiums associated with other ages /Annual premiums are listed

Combined Insurance Company of America - Standard

Area ID	Includes ZIP(S) Area
126	ALL ZIP CODES

Issue Age - Underwritten - Agent marketed - Pre-existing period None

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
126	1,664.64	1,768.07	2,090.96	1,664.64	1,768.07	2,090.96	N/A	A
126	2,074.82	2,193.08	2,599.12	2,074.82	2,193.08	2,599.12	N/A	B
126	2,038.59	2,154.76	2,553.69	2,038.59	2,154.76	2,553.69	N/A	C
126	2,224.24	2,359.04	2,808.38	2,224.24	2,359.04	2,808.38	N/A	F

Conseco Insurance Company - Standard

Area ID	Includes ZIP(S) Area
583	401,415,407,402,413,416,417,409,419,400,408 AND 418
584	404,406,426,403,411,412,405,410 AND 425
585	427,423,424,420,414,421,419 AND 422

Attained - Underwritten - Agent marketed - Pre-existing period None

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
583	1,343.10	1,522.20	1,732.10	1,220.40	1,383.20	1,523.40	N/A	A
583	1,580.00	1,789.90	2,037.50	1,436.20	1,627.20	1,792.30	N/A	D
583	1,817.00	2,058.80	2,282.80	1,682.60	1,906.06	2,061.40	N/A	F
583	1,581.90	1,792.80	2,041.80	1,438.30	1,630.60	1,795.00	N/A	G
584	1,128.80	1,279.30	1,455.70	1,025.70	1,162.50	1,280.30	N/A	A
584	1,327.90	1,504.30	1,712.40	1,207.00	1,367.60	1,506.30	N/A	D
584	1,527.10	1,730.30	1,918.50	1,414.10	1,602.40	1,732.20	N/A	F
584	1,329.50	1,506.70	1,716.00	1,208.80	1,370.40	1,508.60	N/A	G
585	1,228.80	1,392.70	1,584.70	1,116.50	1,265.50	1,393.70	N/A	A
585	1,445.60	1,637.60	1,864.10	1,314.00	1,488.70	1,639.80	N/A	D
585	1,662.40	1,883.60	2,088.50	1,539.40	1,744.30	1,885.70	N/A	F
585	1,447.30	1,640.20	1,868.00	1,315.90	1,491.80	1,642.30	N/A	G

Constitution Life Insurance Company - Standard

Area ID	Includes ZIP(S) Area
625	ALL ZIP CODES

Attained - Underwritten - Agent marketed - Pre-existing period 6 months

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
625	1,354.00	1,457.72	1,607.31	1,354.00	1,457.72	1,607.31	Non	A
625	1,505.00	1,618.45	1,787.14	1,505.00	1,618.45	1,787.14	Smoker	A
625	2,172.26	2,288.43	2,539.87	2,172.26	2,288.43	2,539.87	Non	B
625	2,172.26	2,288.43	2,539.87	2,172.26	2,288.43	2,539.87	Smoker	B
625	2,289.65	2,421.05	2,688.77	2,289.65	2,421.05	2,688.77	Non	C
625	2,544.23	2,688.77	2,987.71	2,544.23	2,688.77	2,987.71	Smoker	C
625	2,134.07	2,258.20	2,527.14	2,134.07	2,258.20	2,527.14	Non	D
625	2,371.19	2,509.64	2,805.64	2,371.19	2,509.64	2,805.64	Smoker	D
625	2,578.07	2,722.89	3,025.25	2,578.07	2,722.89	3,025.25	Non	F
625	2,864.52	3,026.84	3,362.63	2,864.52	3,026.84	3,362.63	Smoker	F

Continental General Insurance Company - Standard

Area ID	Includes ZIP(S) Area
225	401,402 AND 400
228	415,427,404,423,424,406,407,413,416,420,426,414,403,411,412,417,421,405,409,410,419,425,408,418 AND 422

Attained - Underwritten - Agent marketed - Pre-existing period None

Health Condition: If accepted, rates are not based on health factors

Rate Type: Standard

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
225	1,539.45	1,733.09	1,929.62	1,380.67	1,554.34	1,730.59	N/A	A
225	1,930.58	1,933.82	2,418.03	1,731.46	1,947.46	2,168.64	N/A	B
225	3,023.21	3,402.54	3,790.70	2,711.39	3,051.59	3,399.73	N/A	C
225	2,791.81	3,139.53	3,496.10	2,503.87	2,815.72	3,135.51	N/A	D
225	2,610.85	2,935.46	3,268.43	2,341.56	2,632.70	2,931.33	N/A	E
225	3,147.12	3,539.09	3,938.64	2,822.53	3,174.07	3,532.41	N/A	F
225	571.33	642.75	716.50	512.40	576.45	642.60	N/A	F-HIGH
225	2,953.66	3,325.40	3,700.94	2,649.02	2,982.42	3,319.22	N/A	G
225	1,988.82	2,066.38	2,297.60	1,783.69	1,853.25	2,060.63	N/A	H
228				1,639.55	1,845.77	2,055.08	N/A	A
228				2,056.10	2,312.60	2,575.26	N/A	B
228				2,453.17	2,760.97	3,075.95	N/A	C
228				2,265.41	2,547.56	2,836.89	N/A	D
228				2,118.56	2,381.96	2,652.15	N/A	E
228				2,553.71	2,871.77	3,195.99	N/A	F
228				458.72	516.06	575.28	N/A	F-HIGH
228				2,396.74	2,698.38	3,003.10	N/A	G
228				1,613.81	1,676.75	1,864.38	N/A	H

Continental Life Insurance Company of Brentwood Tennessee - Standard

Area ID	Includes ZIP(S) Area
285	415,427,404,423,424,406,407,413,416,420,426,414,403,411,412,417,421,405,409,410,419,425,408,418 AND 422
549	401,402 AND 400

Attained - Underwritten - Agent marketed - Pre-existing period 3 months

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
285	1,109.00	1,158.00	1,301.00	965.00	1,005.00	1,130.00	Non	A
285	1,232.00	1,285.00	1,444.00	1,071.00	1,116.00	1,254.00	Smoker	A
285	1,379.00	1,443.00	1,626.00	1,199.00	1,255.00	1,415.00	Non	B
285	1,532.00	1,603.00	1,809.00	1,331.00	1,392.00	1,570.00	Smoker	B
285	1,602.00	1,667.00	1,861.00	1,392.00	1,448.00	1,619.00	Non	C
285	1,779.00	1,854.00	2,070.00	1,547.00	1,609.00	1,798.00	Smoker	C
285	1,411.00	1,528.00	1,711.00	1,225.00	1,329.00	1,487.00	Non	D
285	1,552.00	1,679.00	1,882.00	1,347.00	1,460.00	1,637.00	Smoker	D
285	1,622.00	1,692.00	1,912.00	1,409.00	1,470.00	1,661.00	Non	E
285	1,801.00	1,880.00	2,124.00	1,564.00	1,631.00	1,844.00	Smoker	E
285	1,613.00	1,677.00	1,876.00	1,403.00	1,459.00	1,630.00	Non	F
285	1,793.00	1,864.00	2,085.00	1,558.00	1,621.00	1,811.00	Smoker	F
285	1,418.00	1,537.00	1,722.00	1,234.00	1,337.00	1,497.00	Non	G
285	1,561.00	1,690.00	1,894.00	1,355.00	1,471.00	1,644.00	Smoker	G
549	1,219.90	1,273.80	1,431.10	1,061.50	1,105.50	1,243.00	Non	A
549	1,355.20	1,413.50	1,588.40	1,178.10	1,227.60	1,379.40	Smoker	A
549	1,516.90	1,587.30	1,788.60	1,318.90	1,380.50	1,556.50	Non	B
549	1,685.20	1,763.30	1,989.90	1,464.10	1,531.20	1,727.00	Smoker	B
549	1,762.20	1,833.70	2,047.10	1,531.20	1,592.80	1,780.90	Non	C
549	1,956.90	2,039.40	2,277.00	1,701.70	1,769.90	1,977.80	Smoker	C
549	1,552.10	1,680.80	1,882.10	1,347.50	1,461.90	1,635.70	Non	D
549	1,707.20	1,846.90	2,070.20	1,481.70	1,606.00	1,800.70	Smoker	D
549	1,784.20	1,861.20	2,103.20	1,549.90	1,617.00	1,827.10	Non	E
549	1,981.10	2,068.00	2,336.40	1,720.40	1,794.10	2,028.40	Smoker	E
549	1,774.30	1,844.70	2,063.60	1,543.30	1,604.90	1,793.00	Non	F
549	1,972.30	2,050.40	2,293.50	1,713.80	1,783.10	1,992.10	Smoker	F
549	1,559.80	1,690.70	1,894.20	1,357.40	1,470.70	1,646.70	Non	G
549	1,717.10	1,859.00	2,083.40	1,490.50	1,618.10	1,808.40	Smoker	G

Equitable Life & Casualty Insurance Company - Standard

Area ID	Includes ZIP(S) Area
174	401,415,427,423,407,402,413,416,420,414,411,412,417,421,409,400,408,418 AND 422
176	404,424,406,426,403,405,410,419 AND 425

Attained - Underwritten - Agent marketed - Pre-existing period None

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
174	1,074.00	1,185.00	1,308.00	1,074.00	1,185.00	1,308.00	N/A	A
174	1,559.00	1,733.00	1,922.00	1,559.00	1,733.00	1,922.00	N/A	B
174	1,798.00	2,020.00	2,254.00	1,798.00	2,020.00	2,254.00	N/A	C
174	1,622.00	1,836.00	2,071.00	1,622.00	1,836.00	2,071.00	N/A	D
174	1,690.00	1,902.00	2,132.00	1,690.00	1,902.00	2,132.00	N/A	E
174	1,951.00	2,184.00	2,447.00	1,951.00	2,184.00	2,447.00	N/A	F
174	878.00	983.00	1,101.00	878.00	983.00	1,101.00	N/A	F-HIGH
174	1,740.00	1,965.00	2,212.00	1,740.00	1,965.00	2,212.00	N/A	G
174	3,029.00	3,256.00	3,535.00	3,029.00	3,256.00	3,535.00	N/A	H
174	3,232.00	3,471.00	3,771.00	3,232.00	3,471.00	3,771.00	N/A	I
174	4,434.00	4,727.00	5,127.00	4,434.00	4,727.00	5,127.00	N/A	J
176	994.00	1,097.00	1,209.00	994.00	1,097.00	1,209.00	N/A	A
176	1,442.00	1,602.00	1,777.00	1,442.00	1,602.00	1,777.00	N/A	B
176	1,662.00	1,869.00	2,083.00	1,662.00	1,869.00	2,083.00	N/A	C
176	1,501.00	1,698.00	1,916.00	1,501.00	1,698.00	1,916.00	N/A	D
176	1,565.00	1,760.00	1,972.00	1,565.00	1,760.00	1,972.00	N/A	E
176	1,804.00	2,019.00	2,262.00	1,804.00	2,019.00	2,262.00	N/A	F
176	813.00	910.00	1,019.00	813.00	910.00	1,019.00	N/A	F-HIGH
176	1,609.00	1,816.00	2,044.00	1,609.00	1,816.00	2,044.00	N/A	G
176	2,800.00	3,010.00	3,270.00	2,800.00	3,010.00	3,270.00	N/A	H
176	2,990.00	3,210.00	3,487.00	2,990.00	3,210.00	3,487.00	N/A	I
176	4,099.00	4,371.00	4,741.00	4,099.00	4,371.00	4,741.00	N/A	J

Note: Check Web site for premiums associated with other ages /Annual premiums are listed

Genworth Life Insurance Company - Standard

Area ID	Includes ZIP(S) Area
647	415,427,423,424,407,413,416,420,426,414,411,412,417,421,409,419,425,408,418 AND 422
648	401,404,406,402,403,405,410 AND 400

Attained - Underwritten - Agent marketed - Pre-existing period None

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
647	1,051.00	1,148.00	1,284.00	914.00	997.00	1,116.00	Non	A
647	1,305.00	1,424.00	1,594.00	1,016.00	1,108.00	1,239.00	Smoker	A
647	1,265.00	1,386.00	1,561.00	1,100.00	1,204.00	1,357.00	Non	B
647	1,570.00	1,720.00	1,938.00	1,222.00	1,339.00	1,507.00	Smoker	B
647	1,523.00	1,655.00	1,846.00	1,325.00	1,438.00	1,605.00	Non	C
647	1,891.00	2,055.00	2,293.00	1,472.00	1,598.00	1,784.00	Smoker	C
647	1,268.00	1,389.00	1,567.00	1,102.00	1,208.00	1,363.00	Non	D
647	1,575.00	1,725.00	1,946.00	1,225.00	1,342.00	1,514.00	Smoker	D
647	1,275.00	1,397.00	1,576.00	1,108.00	1,215.00	1,370.00	Non	E
647	1,584.00	1,735.00	1,957.00	1,232.00	1,350.00	1,522.00	Smoker	E
647	1,570.00	1,705.00	1,903.00	1,365.00	1,483.00	1,655.00	Non	F
647	1,950.00	2,118.00	2,364.00	1,517.00	1,648.00	1,839.00	Smoker	F
647	618.00	672.00	748.00	537.00	584.00	651.00	Non	F-HIGH
647	768.00	833.00	930.00	597.00	649.00	723.00	Smoker	F-HIGH
647	1,301.00	1,425.00	1,607.00	1,131.00	1,239.00	1,397.00	Non	G
647	1,615.00	1,771.00	1,996.00	1,256.00	1,378.00	1,553.00	Smoker	G
648	1,174.00	1,283.00	1,435.00	1,021.00	1,114.00	1,247.00	Non	A
648	1,168.00	1,274.00	1,426.00	1,135.00	1,239.00	1,385.00	Smoker	A
648	1,414.00	1,549.00	1,744.00	1,229.00	1,346.00	1,516.00	Non	B
648	1,405.00	1,539.00	1,734.00	1,366.00	1,496.00	1,684.00	Smoker	B
648	1,702.00	1,850.00	2,063.00	1,481.00	1,607.00	1,794.00	Non	C
648	1,692.00	1,839.00	2,052.00	1,645.00	1,786.00	1,994.00	Smoker	C
648	1,417.00	1,552.00	1,752.00	1,232.00	1,350.00	1,523.00	Non	D
648	1,409.00	1,544.00	1,741.00	1,369.00	1,500.00	1,692.00	Smoker	D
648	1,425.00	1,561.00	1,761.00	1,239.00	1,358.00	1,531.00	Non	E
648	1,417.00	1,552.00	1,751.00	1,377.00	1,509.00	1,701.00	Smoker	E
648	1,755.00	1,906.00	2,127.00	1,526.00	1,658.00	1,850.00	Non	F
648	1,745.00	1,895.00	2,115.00	1,696.00	1,842.00	2,055.00	Smoker	F
648	691.00	751.00	836.00	600.00	653.00	728.00	Non	F-HIGH
648	687.00	745.00	832.00	667.00	725.00	808.00	Smoker	F-HIGH
648	1,454.00	1,593.00	1,796.00	1,264.00	1,385.00	1,562.00	Non	G
648	1,445.00	1,584.00	1,786.00	1,404.00	1,540.00	1,736.00	Smoker	G

Note: Check Web site for premiums associated with other ages /Annual premiums are listed

Globe Life and Accident Insurance Company - Standard

Area ID	Includes ZIP(S) Area
561	ALL ZIP CODES

Attained - Underwritten - Mail marketed - Pre-existing period 6 months

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
561	816.00	988.00	1,110.00	816.00	988.00	1,110.00	N/A	A
561	1,253.00	1,445.00	1,638.00	1,253.00	1,445.00	1,638.00	N/A	B
561	1,438.00	1,631.00	1,823.00	1,438.00	1,631.00	1,823.00	N/A	C
561	1,450.00	1,641.00	1,834.00	1,450.00	1,641.00	1,834.00	N/A	F

Great American Life Insurance Company - Standard

Area ID	Includes ZIP(S) Area
567	415,427,404,423,424,406,413,420,426,414,403,412,421,405,419,425,400 AND 422
568	401,407,402,416,411,417,409,410,408 AND 418

Attained - Underwritten - Agent marketed - Pre-existing period 6 months

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
567	1,125.34	1,175.73	1,327.83	978.84	1,022.70	1,154.27	Non	A
567	1,351.16	1,410.88	1,592.84	1,380.39	1,441.79	1,627.08	Smoker	A
567	1,282.11	1,341.83	1,526.58	1,115.08	1,166.40	1,327.83	Non	B
567	1,538.71	1,609.63	1,832.65	1,572.26	1,644.62	1,872.68	Smoker	B
567	1,545.25	1,615.23	1,837.31	1,343.69	1,404.35	1,597.50	Non	C
567	1,854.11	1,938.09	2,204.96	1,894.61	1,980.13	2,252.04	Smoker	C
567	1,284.91	1,343.69	1,529.38	1,116.94	1,168.27	1,329.70	Non	D
567	1,541.51	1,612.43	1,835.45	1,574.45	1,646.82	1,874.87	Smoker	D
567	1,550.85	1,621.76	1,843.85	1,348.36	1,409.94	1,603.10	Non	F
567	1,860.64	1,945.56	2,212.43	1,901.19	1,987.80	2,260.81	Smoker	F
567	1,288.64	1,347.43	1,534.98	1,120.68	1,172.00	1,334.36	Non	G
567	1,546.18	1,617.10	1,841.05	1,579.94	1,652.30	1,881.45	Smoker	G
568	1,322.28	1,381.48	1,560.20	1,150.14	1,201.67	1,356.27	Non	A
568	1,587.61	1,657.78	1,871.58	1,278.14	1,334.99	1,506.56	Smoker	A
568	1,506.48	1,576.65	1,793.74	1,310.22	1,370.52	1,560.20	Non	B
568	1,807.99	1,891.32	2,153.36	1,455.80	1,522.80	1,733.96	Smoker	B
568	1,815.66	1,897.90	2,158.84	1,578.84	1,650.11	1,877.06	Non	C
568	2,178.58	2,277.26	2,590.83	1,754.27	1,833.45	2,085.22	Smoker	C
568	1,509.76	1,578.84	1,797.03	1,312.41	1,372.71	1,562.39	Non	D
568	1,811.28	1,894.61	2,156.65	1,457.83	1,524.83	1,735.99	Smoker	D
568	1,822.24	1,905.57	2,166.52	1,584.32	1,656.68	1,883.64	Non	F
568	2,186.25	2,286.03	2,599.60	1,760.36	1,840.56	2,093.34	Smoker	F
568	1,514.15	1,583.22	1,803.60	1,316.80	1,377.10	1,567.87	Non	G
568	1,816.76	1,900.09	2,163.23	1,462.90	1,592.91	1,742.08	Smoker	G

Note: Check Web site for premiums associated with other ages /Annual premiums are listed

Guarantee Trust Life Insurance Company - Standard

Area ID	Includes ZIP(S) Area
649	ALL ZIP CODES

Attained - Guaranteed Issue - Agent marketed - Pre-existing period None

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
649	1,163.25	1,282.50	1,415.25	1,163.25	1,282.50	1,415.25	N/A	A
649	1,451.35	1,598.05	1,756.30	1,451.35	1,598.05	1,756.30	N/A	B
649	3,168.30	3,486.90	3,837.75	3,168.30	3,486.90	3,837.75	N/A	C
649	1,543.40	1,700.00	1,870.50	1,543.40	1,700.00	1,870.50	N/A	D
649	3,222.85	3,550.40	3,918.10	3,222.85	3,550.40	3,918.10	N/A	F
649	397.80	438.30	484.20	397.80	438.30	484.20	N/A	F-HIGH
649	1,604.80	1,768.00	1,942.10	1,604.80	1,768.00	1,942.10	N/A	G

Humana Insurance Company - Standard

Area ID	Includes ZIP(S) Area
668	401,402,403 AND 400
669	411,412 AND 410
670	415,427,404,423,424,406,407,413,416,420,426,414,417,421,405,409,419,425,408,418 AND 422

Attained - Underwritten - Agent marketed - Pre-existing period None

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
668	1,236.00	1,416.00	1,512.00	1,164.00	1,344.00	1,488.00	Non	A
668	1,308.00	1,500.00	1,596.00	1,224.00	1,416.00	1,572.00	Non	B
668	1,512.00	1,740.00	1,860.00	1,416.00	1,644.00	1,824.00	Non	C
668	1,524.00	1,752.00	1,872.00	1,428.00	1,656.00	1,836.00	Non	F
668	600.00	696.00	732.00	564.00	648.00	732.00	Non	F-HIGH
668	732.00	840.00	888.00	684.00	792.00	876.00	Non	K
669	1,212.00	1,392.00	1,488.00	1,140.00	1,320.00	1,464.00	Non	A
669	1,284.00	1,476.00	1,572.00	1,200.00	1,392.00	1,548.00	Non	B
669	1,488.00	1,704.00	1,824.00	1,392.00	1,608.00	1,788.00	Non	C
669	1,500.00	1,716.00	1,836.00	1,404.00	1,620.00	1,800.00	Non	F
669	588.00	684.00	720.00	552.00	636.00	708.00	Non	F-HIGH
669	720.00	816.00	876.00	672.00	780.00	864.00	Non	K
670	1,164.00	1,344.00	1,428.00	1,092.00	1,260.00	1,404.00	Non	A
670	1,236.00	1,416.00	1,512.00	1,152.00	1,332.00	1,488.00	Non	B
670	1,428.00	1,632.00	1,752.00	1,344.00	1,548.00	1,716.00	Non	C
670	1,440.00	1,644.00	1,764.00	1,344.00	1,560.00	1,728.00	Non	F
670	564.00	648.00	696.00	528.00	612.00	684.00	Non	F-HIGH
670	684.00	792.00	840.00	648.00	744.00	828.00	Non	K

Health Condition: If accepted, rates are not based on health factors

Rate Type: Standard

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
668	1,848.00	2,124.00	2,268.00	1,740.00	2,004.00	2,232.00	Smoker	A
668	1,956.00	2,244.00	2,388.00	1,836.00	2,112.00	2,352.00	Smoker	B
668	2,268.00	2,592.00	2,772.00	2,124.00	2,460.00	2,736.00	Smoker	C
668	2,280.00	2,616.00	2,796.00	2,136.00	2,472.00	2,748.00	Smoker	F
668	900.00	1,032.00	1,104.00	840.00	972.00	1,092.00	Smoker	F-HIGH
668	1,092.00	1,248.00	1,332.00	1,020.00	1,176.00	1,308.00	Smoker	K
669	1,812.00	2,088.00	2,220.00	1,704.00	1,968.00	2,184.00	Smoker	A
669	1,920.00	2,196.00	2,340.00	1,800.00	2,076.00	2,304.00	Smoker	B

Note: Check Web site for premiums associated with other ages /Annual premiums are listed

Humana Insurance Company - Standard

Area ID	Includes ZIP(S) Area
668	401,402,403 AND 400
669	411,412 AND 410
670	415,427,404,423,424,406,407,413,416,420,426,414,417,421,405,409,419,425,408,418 AND 422

Attained - Underwritten - Agent marketed - Pre-existing period None

669	2,220.00	2,544.00	2,724.00	2,088.00	2,412.00	2,676.00	Smoker	C
669	2,232.00	2,568.00	2,736.00	2,100.00	2,424.00	2,700.00	Smoker	F
669	888.00	1,008.00	1,080.00	828.00	960.00	1,068.00	Smoker	F-HIGH
669	1,068.00	1,224.00	1,308.00	996.00	1,152.00	1,284.00	Smoker	K
670	1,740.00	2,004.00	2,136.00	1,632.00	1,896.00	2,100.00	Smoker	A
670	1,836.00	2,112.00	2,256.00	1,728.00	1,992.00	2,220.00	Smoker	B
670	2,136.00	2,448.00	2,616.00	2,004.00	2,316.00	2,568.00	Smoker	C
670	2,148.00	2,460.00	2,628.00	2,016.00	2,328.00	2,592.00	Smoker	F
670	852.00	972.00	1,044.00	792.00	924.00	1,020.00	Smoker	F-HIGH
670	1,032.00	1,176.00	1,260.00	960.00	1,116.00	1,236.00	Smoker	K

Lincoln Heritage Life Insurance Company - Standard

Area ID	Includes ZIP(S) Area
240	401,404,406,402,403,405 AND 400
241	424,411 AND 412
599	415,427,423,407,413,416,420,426,414,417,421,409,410,419,425,408,418 AND 422

Attained - Underwritten - Agent marketed - Pre-existing period None

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
240	1,577.00	1,645.00	1,842.00	1,372.00	1,431.00	1,601.00	Non	A
240	1,754.00	1,828.00	2,044.00	1,522.00	1,590.00	1,777.00	Smoker	A
240	2,047.00	2,142.00	2,413.00	1,783.00	1,862.00	2,098.00	Non	B
240	2,278.00	2,379.00	2,680.00	1,980.00	2,069.00	2,331.00	Smoker	B
240	2,457.00	2,558.00	2,855.00	2,138.00	2,225.00	2,481.00	Non	C
240	2,729.00	2,841.00	3,171.00	2,373.00	2,472.00	2,757.00	Smoker	C
240	2,117.00	2,213.00	2,498.00	1,842.00	1,926.00	2,173.00	Non	D
240	2,352.00	2,459.00	2,776.00	2,045.00	2,139.00	2,413.00	Smoker	D
240	2,532.00	2,637.00	2,942.00	2,202.00	2,292.00	2,559.00	Non	F
240	2,814.00	2,929.00	3,268.00	2,446.00	2,547.00	2,842.00	Smoker	F
241	1,328.00	1,386.00	1,551.00	1,155.00	1,205.00	1,348.00	Non	A
241	1,477.00	1,539.00	1,722.00	1,282.00	1,339.00	1,497.00	Smoker	A
241	1,724.00	1,804.00	2,032.00	1,502.00	1,568.00	1,766.00	Non	B
241	1,918.00	2,003.00	2,257.00	1,667.00	1,742.00	1,963.00	Smoker	B
241	2,069.00	2,154.00	2,404.00	1,800.00	1,874.00	2,090.00	Non	C
241	2,298.00	2,392.00	2,670.00	1,998.00	2,082.00	2,322.00	Smoker	C
241	1,782.00	1,863.00	2,103.00	1,551.00	1,622.00	1,830.00	Non	D
241	1,981.00	2,070.00	2,338.00	1,722.00	1,802.00	2,032.00	Smoker	D
241	2,132.00	2,221.00	2,478.00	1,854.00	1,930.00	2,155.00	Non	F
241	2,370.00	2,466.00	2,752.00	2,060.00	2,145.00	2,394.00	Smoker	F
599	1,411.00	1,472.00	1,648.00	1,227.00	1,280.00	1,432.00	Non	A
599	1,569.00	1,635.00	1,829.00	1,362.00	1,423.00	1,590.00	Smoker	A
599	1,832.00	1,917.00	2,159.00	1,595.00	1,666.00	1,877.00	Non	B
599	2,038.00	2,128.00	2,398.00	1,771.00	1,851.00	2,086.00	Smoker	B
599	2,198.00	2,289.00	2,554.00	1,913.00	1,991.00	2,220.00	Non	C
599	2,442.00	2,542.00	2,837.00	2,123.00	2,212.00	2,467.00	Smoker	C
599	1,894.00	1,980.00	2,235.00	1,648.00	1,723.00	1,944.00	Non	D
599	2,105.00	2,200.00	2,484.00	1,830.00	1,914.00	2,159.00	Smoker	D
599	2,265.00	2,360.00	2,632.00	1,970.00	2,051.00	2,290.00	Non	F
599	2,518.00	2,621.00	2,924.00	2,189.00	2,279.00	2,543.00	Smoker	F

Note: Check Web site for premiums associated with other ages /Annual premiums are listed

Loyal American Life Insurance Company - Standard

Area ID	Includes ZIP(S) Area
644	415,427,404,423,424,406,413,420,426,414,403,412,421,405,419,425,400 AND 422
645	401,407,402,416,411,417,409,410,408 AND 418

Issue Age - Underwritten - Agent marketed - Pre-existing period 6 months

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
644	1,086.40	1,134.56	1,281.28	945.28	987.84	1,114.40	Non	A
644	1,303.68	1,361.92	1,537.76	1,133.44	1,184.96	1,337.28	Smoker	A
644	1,263.36	1,319.36	1,495.20	1,098.72	1,148.00	1,300.32	Non	B
644	1,516.48	1,582.56	1,794.24	1,318.24	1,377.60	1,560.16	Smoker	B
644	1,432.48	1,497.44	1,702.40	1,245.44	1,301.44	1,480.64	Non	C
644	1,719.20	1,796.48	2,042.88	1,495.20	1,562.40	1,777.44	Smoker	C
644	1,317.12	1,377.60	1,565.76	1,145.76	1,198.40	1,363.04	Non	D
644	1,581.44	1,653.12	1,879.36	1,374.24	1,436.96	1,635.20	Smoker	D
644	1,435.84	1,503.04	1,709.12	1,249.92	1,307.04	1,485.12	Non	F
644	1,723.68	1,803.20	2,050.72	1,499.68	1,569.12	1,783.04	Smoker	F
644	1,320.48	1,380.96	1,571.36	1,148.00	1,199.52	1,365.28	Non	G
644	1,583.68	1,656.48	1,886.08	1,377.69	1,440.32	1,638.56	Smoker	G
645	1,274.56	1,331.68	1,503.04	1,108.80	1,159.20	1,308.16	Non	A
645	1,529.92	1,598.24	1,804.32	1,330.56	1,391.04	1,569.12	Smoker	A
645	1,484.00	1,550.08	1,756.16	1,291.36	1,348.48	1,527.68	Non	B
645	1,781.92	1,860.32	2,107.84	1,548.96	1,618.40	1,832.32	Smoker	B
645	1,663.20	1,738.24	1,976.80	1,447.04	1,512.00	1,719.20	Non	C
645	1,996.96	2,085.44	2,372.16	1,736.00	1,814.40	2,064.16	Smoker	C
645	1,545.60	1,617.28	1,837.92	1,345.12	1,406.72	1,599.36	Non	D
645	1,855.84	1,940.96	2,205.28	1,613.92	1,686.72	1,919.68	Smoker	D
645	1,667.68	1,744.96	1,984.64	1,451.52	1,518.72	1,724.80	Non	F
645	2,002.58	2,093.28	2,381.12	1,741.60	1,822.24	2,070.88	Smoker	F
645	1,548.96	1,620.64	1,843.52	1,347.36	1,408.96	1,602.72	Non	G
645	1,859.20	1,945.44	2,213.12	1,617.28	1,690.08	1,924.16	Smoker	G

Note: Check Web site for premiums associated with other ages /Annual premiums are listed

Marquette National Life Insurance Company - Standard

Area ID	Includes ZIP(S) Area
671	401,427,423,402,426,425 AND 400
672	404,424,406,413,414,403,421,405,410,419 AND 422
673	415,407,416,420,411,412,417,409,408 AND 418

Attained - Underwritten - Agent marketed - Pre-existing period 6 months

Health Condition: Rates for people in good health

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
671	1,261.25	1,449.91	1,609.40	1,161.06	1,334.34	1,481.12	Non	A
671	1,366.53	1,584.38	1,792.85	1,258.18	1,459.05	1,651.09	Non	D
671	1,694.87	1,906.47	2,138.91	1,560.59	1,755.94	1,968.95	Non	F
671	1,439.49	1,668.81	1,888.75	1,325.51	1,536.31	1,738.28	Non	G
672	1,201.89	1,381.68	1,533.66	1,044.96	1,200.91	1,333.01	Non	A
672	1,302.22	1,509.82	1,708.48	1,132.36	1,313.15	1,485.98	Non	D
672	1,615.11	1,816.75	2,038.26	1,404.53	1,580.34	1,772.05	Non	F
672	1,371.75	1,590.28	1,799.87	1,192.96	1,382.68	1,564.45	Non	G
673	1,335.44	1,535.20	1,704.07	1,096.56	1,260.21	1,398.84	Non	A
673	1,446.91	1,677.58	1,898.32	1,188.28	1,377.99	1,559.36	Non	D
673	1,794.56	2,018.61	2,264.73	1,473.89	1,658.38	1,859.56	Non	F
673	1,524.17	1,766.98	1,999.85	1,251.87	1,450.96	1,641.71	Non	G

Health Condition: Rates for people who do not qualify for the good health rate

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
671	1,474.93	1,666.72	1,850.18				Smoker	A
671	1,598.97	1,822.03	2,061.78				Smoker	D
671	1,982.56	2,193.12	2,459.96				Smoker	F
671	1,663.40	1,918.98	2,172.27				Smoker	G
672	1,405.52	1,588.29	1,763.11				Smoker	A
672	1,523.72	1,736.29	1,964.75				Smoker	D
672	1,889.26	2,089.91	2,344.20				Smoker	F
672	1,604.18	1,828.67	2,070.04				Smoker	G
673	1,561.69	1,764.77	1,959.01				Smoker	A
673	1,693.03	1,929.21	2,183.06				Smoker	D
673	2,099.18	2,322.13	2,604.66				Smoker	F
673	1,782.42	2,031.86	2,300.05				Smoker	G

Health Condition: Rates for people who do not qualify for the good health rate

Rate Type: Standard

Marquette National Life Insurance Company - Standard

Area ID	Includes ZIP(S) Area
671	401,427,423,402,426,425 AND 400
672	404,424,406,413,414,403,421,405,410,419 AND 422
673	415,407,416,420,411,412,417,409,408 AND 418

Attained - Underwritten - Agent marketed - Pre-existing period 6 months

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
671				1,282.10	1,449.91	1,609.40	Smoker	A
671				1,390.50	1,584.38	1,792.85	Smoker	D
671				1,724.06	1,906.47	2,138.91	Smoker	F
671				1,464.51	1,668.81	1,888.75	Smoker	G
672				1,221.76	1,381.68	1,533.66	Smoker	A
672				1,325.06	1,509.82	1,708.48	Smoker	D
672				1,642.92	1,816.75	2,038.26	Smoker	F
672				1,395.59	1,590.28	1,799.87	Smoker	G
673				1,357.52	1,535.20	1,704.07	Smoker	A
673				1,472.29	1,677.58	1,898.32	Smoker	D
673				1,825.47	2,018.61	2,264.73	Smoker	F
673				1,550.66	1,766.98	1,999.85	Smoker	G

Mutual of Omaha Insurance Company - Standard

Area ID	Includes ZIP(S) Area
207	402,420,411,417 AND 418
546	401,415,427,404,423,424,406,407,413,416,426,414,403,412,421,405,409,410,419,425,400,408 AND 422

Attained - Underwritten - Agent marketed - Pre-existing period 6 months

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
207	1,513.78	1,648.89	1,867.32	1,513.78	1,648.89	1,867.32	Non	A
207	2,186.59	2,381.52	2,697.97	2,186.59	2,381.52	2,697.97	Non	C
207	1,778.44	1,937.48	2,193.88	1,778.44	1,937.48	2,193.88	Non	D
207	1,869.28	2,036.04	2,305.91	1,869.28	2,036.04	2,305.91	Non	F
546	1,158.51	1,261.90	1,429.07	1,158.51	1,261.90	1,429.07	Non	A
546	1,673.41	1,822.59	2,064.77	1,673.41	1,822.59	2,064.77	Non	C
546	1,361.05	1,482.77	1,678.99	1,361.05	1,482.77	1,678.99	Non	D
546	1,430.57	1,558.19	1,764.73	1,430.57	1,558.19	1,764.73	Non	F

National States Insurance Company - Standard

Area ID	Includes ZIP(S) Area
617	401,415,406,407,413,416,414,417,421,409,419,408,418 AND 422
618	423,424,420,410 AND 400
619	427,402 AND 405
620	404,426,403 AND 425
621	411 AND 412

Issue Age - Underwritten - Agent marketed - Pre-existing period None

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
617	1,216.63	1,356.54	1,409.27	1,216.63	1,356.54	1,409.27	Non	A
617	1,216.63	1,356.54	1,409.27	1,216.63	1,356.54	1,409.27	Smoker	A
617	1,844.97	2,053.18	2,135.10	1,844.97	2,053.18	2,135.10	Non	B
617	1,844.97	2,053.18	2,135.10	1,844.97	2,053.18	2,135.10	Smoker	B
617	2,879.30	3,198.79	3,327.78	2,879.30	3,198.79	3,327.78	Non	C
617	2,879.30	3,198.79	3,327.78	2,879.30	3,198.79	3,327.78	Smoker	C
617	1,197.00	1,343.00	1,477.00	1,041.00	1,168.00	1,285.00	Non	D
617	1,330.00	1,492.00	1,641.00	1,156.00	1,298.00	1,427.00	Smoker	D
617	1,916.35	2,134.89	2,218.86	1,916.35	2,134.89	2,218.86	Non	F
617	1,916.35	2,134.89	2,218.86	1,916.35	2,134.89	2,218.86	Smoker	F
618	1,216.63	1,356.54	1,409.27	1,216.63	1,356.54	1,409.27	Non	A
618	1,216.63	1,356.54	1,409.27	1,216.63	1,356.54	1,409.27	Smoker	A
618	1,844.97	2,053.18	2,135.10	1,844.97	2,053.18	2,135.10	Non	B
618	1,844.97	2,053.18	2,135.10	1,844.97	2,053.18	2,135.10	Smoker	B
618	2,879.30	3,198.79	3,327.78	2,879.30	3,198.79	3,327.78	Non	C
618	2,879.30	3,198.79	3,327.78	2,879.30	3,198.79	3,327.78	Smoker	C
618	1,017.45	1,141.55	1,255.45	884.85	992.80	1,092.25	Non	D
618	1,130.50	1,268.20	1,394.85	982.60	1,103.30	1,212.95	Smoker	D
618	1,916.35	2,134.89	2,218.86	1,916.35	2,134.89	2,218.86	Non	F
618	1,916.35	2,134.89	2,218.86	1,916.35	2,134.89	2,218.86	Smoker	F
619	1,216.63	1,356.54	1,409.27	1,216.63	1,356.54	1,409.27	Non	A
619	1,216.63	1,356.54	1,409.27	1,216.63	1,356.54	1,409.27	Smoker	A
619	1,844.97	2,053.18	2,135.10	1,844.97	2,053.18	2,135.10	Non	B
619	1,844.97	2,053.18	2,135.10	1,844.97	2,053.18	2,135.10	Smoker	B
619	2,879.30	3,198.79	3,327.78	2,879.30	3,198.79	3,327.78	Non	C
619	2,879.30	3,198.79	3,327.78	2,879.30	3,198.79	3,327.78	Smoker	C
619	1,077.30	1,208.70	1,329.30	936.90	1,051.20	1,156.50	Non	D
619	1,197.00	1,342.80	1,476.90	1,040.40	1,168.20	1,284.30	Smoker	D
619	1,916.35	2,134.89	2,218.86	1,916.35	2,134.89	2,218.86	Non	F
619	1,916.35	2,134.89	2,218.86	1,916.35	2,134.89	2,218.86	Smoker	F

Note: Check Web site for premiums associated with other ages /Annual premiums are listed

National States Insurance Company - Standard

Area ID	Includes ZIP(S) Area
617	401,415,406,407,413,416,414,417,421,409,419,408,418 AND 422
618	423,424,420,410 AND 400
619	427,402 AND 405
620	404,426,403 AND 425
621	411 AND 412

Issue Age - Underwritten - Agent marketed - Pre-existing period None

620	1,216.63	1,356.54	1,409.27	1,216.63	1,356.54	1,409.27	Non	A
620	1,216.63	1,356.54	1,409.27	1,216.63	1,356.54	1,409.27	Smoker	A
620	1,844.97	2,053.18	2,135.10	1,844.97	2,053.18	2,135.10	Non	B
620	1,844.97	2,053.18	2,135.10	1,844.97	2,053.18	2,135.10	Smoker	B
620	2,879.30	3,198.79	3,327.78	2,879.30	3,198.79	3,327.78	Non	C
620	2,879.30	3,198.79	3,327.78	2,879.30	3,198.79	3,327.78	Smoker	C
620	1,137.15	1,275.85	1,403.15	988.95	1,109.60	1,220.75	Non	D
620	1,263.50	1,417.40	1,558.95	1,098.20	1,233.10	1,355.65	Smoker	D
620	1,916.35	2,134.89	2,218.86	1,916.35	2,134.89	2,218.86	Non	F
620	1,916.35	2,134.89	2,218.86	1,916.35	2,134.89	2,218.86	Smoker	F
621	1,216.63	1,356.54	1,409.27	1,216.63	1,356.54	1,409.27	Non	A
621	1,216.63	1,356.54	1,409.27	1,216.63	1,356.54	1,409.27	Smoker	A
621	1,844.97	2,053.18	2,135.10	1,844.97	2,053.18	2,135.10	Non	B
621	1,844.97	2,053.18	2,135.10	1,844.97	2,053.18	2,135.10	Smoker	B
621	2,879.30	3,198.79	3,227.78	2,879.30	3,198.79	3,327.78	Non	C
621	2,879.30	3,198.79	3,327.78	2,879.30	3,198.79	3,327.78	Smoker	C
621	1,256.85	1,410.15	1,550.85	1,093.05	1,226.40	1,349.25	Non	D
621	1,396.50	1,566.60	1,723.05	1,213.80	1,362.90	1,498.35	Smoker	D
621	1,916.35	2,134.89	2,218.86	1,916.35	2,134.89	2,218.86	Non	F
621	1,916.35	2,134.89	2,218.86	1,916.35	2,134.89	2,218.86	Smoker	F

New Era Life Insurance Company of the Midwest - Standard

Area ID	Includes ZIP(S) Area
598	ALL ZIP CODES

Issue Age - Underwritten - Agent marketed - Pre-existing period 6 months

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
598	1,129.00	1,129.00	1,180.00	1,129.00	1,129.00	1,180.00	N/A	A
598	1,613.00	1,613.00	1,670.00	1,613.00	1,613.00	1,670.00	N/A	B
598	2,034.00	2,034.00	2,108.00	2,034.00	2,034.00	2,108.00	N/A	C
598	2,594.00	2,594.00	2,655.00	2,594.00	2,594.00	2,655.00	N/A	F
598	1,886.00	1,886.00	1,972.00	1,886.00	1,886.00	1,972.00	N/A	G

Order of United Commercial Travelers of America - Standard

Area ID	Includes ZIP(S) Area
5	426,419,425 AND 418
129	401,404,402,403,410 AND 400
130	420 AND 417
131	415,427,423,424,406,407,413,416,414,411,412,421,405,409,410,408 AND 422

Attained - Underwritten - Agent marketed - Pre-existing period None

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
5	1,516.63	1,736.91	1,947.42	1,318.81	1,510.36	1,693.41	Non	A
5	1,779.79	2,039.06	2,286.64	1,547.64	1,773.10	1,988.38	Smoker	A
5	1,957.18	2,255.43	2,547.86	1,701.90	1,961.24	2,215.52	Non	B
5	2,296.38	2,649.22	2,992.33	1,996.84	2,303.67	2,602.02	Smoker	B
5	2,347.07	2,676.51	3,002.05	2,040.93	2,327.40	2,610.49	Non	C
5	2,756.42	3,144.37	3,526.43	2,396.89	2,734.22	3,066.46	Smoker	C
5	2,148.23	2,483.51	2,812.96	1,868.02	2,159.58	2,446.06	Non	D
5	2,524.46	2,916.28	3,304.21	2,195.18	2,535.89	2,873.22	Smoker	D
5	2,411.38	2,750.60	3,085.87	2,096.85	2,391.82	2,683.38	Non	F
5	2,832.46	3,230.13	3,623.90	2,463.00	2,808.80	3,151.22	Smoker	F
129	2,085.37	2,388.25	2,677.71	1,813.36	3,076.75	2,328.44	Non	A
129	2,447.21	2,803.71	3,144.13	2,128.01	2,438.02	2,734.02	Smoker	A
129	2,691.13	3,101.22	3,503.30	2,340.12	2,696.71	3,046.34	Non	B
129	3,157.53	3,642.68	4,114.45	2,745.66	3,167.55	3,577.78	Smoker	B
129	3,227.22	3,680.20	4,127.82	2,806.28	3,200.18	3,589.42	Non	C
129	3,790.08	4,323.51	4,848.84	3,295.72	3,759.56	4,216.39	Smoker	C
129	2,953.82	3,414.83	3,867.82	2,568.53	2,969.42	3,363.34	Non	D
129	3,471.14	4,009.89	4,543.29	3,018.37	3,486.85	3,950.68	Smoker	D
129	3,315.65	3,782.08	4,243.07	2,883.17	3,288.75	3,689.64	Non	F
129	3,894.64	4,441.43	4,982.87	3,386.63	3,862.10	4,332.93	Smoker	F
130	1,895.79	2,171.14	2,434.28	1,648.51	1,887.95	2,116.76	Non	A
130	2,224.74	2,548.83	2,858.30	1,934.55	2,216.38	2,485.47	Smoker	A
130	2,446.48	2,819.29	3,184.82	2,127.38	2,451.55	2,769.40	Non	B
130	2,870.48	3,311.53	3,740.41	2,496.05	2,879.59	3,252.53	Smoker	B
130	2,933.84	3,345.64	3,752.56	2,551.16	2,909.25	3,263.11	Non	C
130	3,445.53	3,930.46	4,408.04	2,996.11	3,417.78	3,833.08	Smoker	C
130	2,685.29	3,104.39	3,516.20	2,335.03	2,699.47	3,057.58	Non	D
130	3,155.58	3,645.35	4,130.26	2,743.97	3,169.86	3,591.53	Smoker	D
130	3,014.23	3,438.25	3,857.34	2,621.06	2,989.77	3,354.22	Non	F
130	3,540.58	4,037.66	4,529.88	3,078.75	3,511.00	3,939.03	Smoker	F
131	1,611.42	1,845.47	2,069.14	1,401.23	1,604.76	1,799.25	Non	A

Note: Check Web site for premiums associated with other ages /Annual premiums are listed

Order of United Commercial Travelers of America - Standard

Area ID	Includes ZIP(S) Area
5	426,419,425 AND 418
129	401,404,402,403,410 AND 400
130	420 AND 417
131	415,427,423,424,406,407,413,416,414,411,412,421,405,409,410,408 AND 422

Attained - Underwritten - Agent marketed - Pre-existing period None

131	1,891.03	2,166.51	2,429.56	1,644.37	1,883.92	2,112.65	Smoker	A
131	2,079.51	2,396.40	2,707.10	1,808.27	2,083.82	2,353.99	Non	B
131	2,439.91	2,814.80	3,179.35	2,121.64	2,447.65	2,764.65	Smoker	B
131	2,493.76	2,843.79	3,189.68	2,168.49	2,472.86	2,773.64	Non	C
131	2,928.70	3,340.89	3,746.83	2,546.69	2,905.11	3,258.12	Smoker	C
131	2,282.50	2,638.73	2,988.77	1,984.78	2,294.55	2,598.94	Non	D
131	2,682.24	3,098.55	3,510.72	2,332.37	2,694.38	3,052.80	Smoker	D
131	2,562.10	2,922.51	3,278.74	2,227.90	2,541.30	2,851.09	Non	F
131	3,009.49	3,432.01	3,850.40	2,616.94	2,984.35	3,348.18	Smoker	F

Penn Treaty Network America Insurance Company - Standard

Area ID	Includes ZIP(S) Area
578	401,404,406,402,403,405,410 AND 400
579	415,427,423,424,407,413,416,420,426,414,411,412,417,421,409,419,425,408,418 AND 422

Attained - Underwritten - Mail marketed - Pre-existing period 3 months

Health Condition: If accepted, rates are not based on health factors

Rate Type: Standard

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
578	1,944.00	2,028.00	2,271.00	1,692.00	1,764.00	1,974.00	N/A	A
578	2,171.00	2,269.00	2,556.00	1,888.00	1,973.00	2,222.00	N/A	B
578	2,602.00	2,710.00	3,026.00	2,265.00	2,358.00	2,631.00	N/A	C
578	2,191.00	2,290.00	2,583.00	1,907.00	1,992.00	2,247.00	N/A	D
578	2,684.00	2,793.00	3,118.00	2,332.00	2,429.00	2,710.00	N/A	F
579	1,739.00	1,815.00	2,032.00	1,514.00	1,578.00	1,766.00	N/A	A
579	1,942.00	2,030.00	2,287.00	1,689.00	1,765.00	1,988.00	N/A	B
579	2,328.00	2,425.00	2,707.00	2,026.00	2,110.00	2,354.00	N/A	C
579	1,960.00	2,049.00	2,311.00	1,706.00	1,782.00	2,010.00	N/A	D
579	2,401.00	2,499.00	2,790.00	2,087.00	2,173.00	2,425.00	N/A	F

Pennsylvania Life Insurance Company - Standard

Area ID	Includes ZIP(S) Area
184	401,402,420,417 AND 400
186	415,427,404,423,424,406,407,413,416,414,403,411,412,421,405,409,410,408 AND 422
187	426,419,425 AND 418

Attained - Underwritten - Agent marketed - Pre-existing period 6 months

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
184	1,184.65	1,291.97	1,444.70	1,071.83	1,169.52	1,308.48	Non	A
184	1,366.27	1,490.10	1,667.59	1,236.93	1,349.76	1,509.36	Smoker	A
184	1,609.94	1,762.86	1,985.02	1,458.47	1,596.96	1,798.92	Non	B
184	1,858.07	2,034.07	2,290.85	1,682.07	1,842.20	2,074.46	Smoker	B
184	1,812.06	1,967.54	2,194.56	1,640.07	1,781.79	1,988.18	Non	C
184	2,089.99	2,270.24	2,533.03	1,893.24	2,055.59	2,293.63	Smoker	C
184	1,679.97	1,840.95	2,076.23	1,521.75	1,667.59	1,880.86	Non	D
184	1,938.64	2,124.39	2,395.44	1,755.65	1,923.51	2,169.79	Smoker	D
184	1,957.61	2,126.39	2,373.08	1,772.96	1,925.87	2,149.47	Non	F
184	2,259.11	2,453.86	2,738.05	2,045.61	2,221.60	2,479.83	Smoker	F
184	829.63	900.51	1,004.22	754.80	819.12	912.33	Non	F-HIGH
184	954.33	1,035.72	1,155.18	867.69	941.21	1,050.16	Smoker	F-HIGH
184	1,713.07	1,867.97	2,091.13	1,556.86	1,698.63	1,900.79	Non	G
184	1,969.05	2,148.89	2,404.87	1,790.52	1,953.30	2,185.65	Smoker	G
186	1,066.19	1,162.77	1,300.23	964.65	1,052.57	1,177.63	Non	A
186	1,229.64	1,341.09	1,500.83	1,113.24	1,214.78	1,358.42	Smoker	A
186	1,448.95	1,586.57	1,786.52	1,312.62	1,437.26	1,619.03	Non	B
186	1,672.26	1,830.66	2,061.77	1,513.86	1,657.98	1,867.01	Smoker	B
186	1,630.85	1,770.79	1,975.10	1,476.06	1,603.61	1,789.36	Non	C
186	1,880.99	2,043.22	2,279.73	1,703.92	1,850.03	2,064.27	Smoker	C
186	1,511.97	1,656.86	1,868.61	1,369.58	1,500.83	1,692.77	Non	D
186	1,744.78	1,911.95	2,155.90	1,580.09	1,731.16	1,952.81	Smoker	D
186	1,761.85	1,913.75	2,135.77	1,595.66	1,733.28	1,934.52	Non	F
186	2,033.20	2,208.47	2,464.25	1,841.05	1,999.44	2,231.85	Smoker	F
186	746.67	810.46	903.80	679.32	737.21	821.10	Non	F-HIGH
186	858.90	932.15	1,039.66	780.92	847.09	945.14	Smoker	F-HIGH
186	1,541.76	1,681.17	1,882.02	1,401.17	1,528.77	1,710.71	Non	G
186	1,772.15	1,934.00	2,164.38	1,611.47	1,757.97	1,967.09	Smoker	G
187	947.72	1,033.58	1,155.76	857.46	935.62	1,046.78	Non	A
187	1,093.02	1,192.08	1,334.07	989.54	1,079.81	1,207.49	Smoker	A
187	1,287.95	1,410.29	1,588.02	1,166.78	1,277.57	1,439.14	Non	B

Note: Check Web site for premiums associated with other ages /Annual premiums are listed

Pennsylvania Life Insurance Company - Standard

Area ID	Includes ZIP(S) Area
184	401,402,420,417 AND 400
186	415,427,404,423,424,406,407,413,416,414,403,411,412,421,405,409,410,408 AND 422
187	426,419,425 AND 418

Attained - Underwritten - Agent marketed - Pre-existing period 6 months

187	1,486.46	1,627.26	1,832.68	1,345.66	1,473.76	1,659.57	Smoker	B
187	1,449.65	1,574.03	1,755.65	1,312.06	1,425.43	1,590.54	Non	C
187	1,671.99	1,816.19	2,026.42	1,514.59	1,644.47	1,834.90	Smoker	C
187	1,343.98	1,472.76	1,660.98	1,217.40	1,334.07	1,504.69	Non	D
187	1,550.91	1,699.51	1,916.35	1,404.52	1,538.81	1,735.83	Smoker	D
187	1,566.09	1,701.11	1,898.46	1,418.37	1,540.70	1,719.58	Non	F
187	1,807.29	1,963.09	2,190.44	1,636.49	1,777.28	1,983.86	Smoker	F
187	663.70	720.41	803.38	603.84	655.30	729.86	Non	F-HIGH
187	763.46	828.58	924.14	694.15	752.97	840.13	Smoker	F-HIGH
187	1,370.46	1,494.38	1,672.90	1,245.49	1,358.90	1,520.63	Non	G
187	1,575.24	1,719.11	1,923.90	1,432.42	1,562.64	1,748.52	Smoker	G

Philadelphia American Life Insurance Company - Standard

Area ID	Includes ZIP(S) Area
570	401,402 AND 400
571	415,427,404,423,424,406,407,413,416,420,426,414,403,411,412,417,421,405,409,410,419,425,408,418 AND 422

Issue Age - Underwritten - Agent marketed - Pre-existing period 6 months

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
570	955.05	1,070.94	1,100.71	955.05	1,070.94	1,100.71	N/A	A
570	1,195.65	1,338.38	1,367.69	1,195.65	1,338.38	1,367.69	N/A	B
570	1,371.26	1,535.24	1,569.55	1,371.26	1,535.24	1,569.55	N/A	C
570	1,255.41	1,405.36	1,436.17	1,255.41	1,405.36	1,436.17	N/A	D
570	1,618.55	1,807.69	1,832.46	1,618.55	1,807.69	1,832.46	N/A	F
571	868.19	973.61	1,000.59	868.19	973.61	1,000.59	N/A	A
571	1,086.92	1,216.75	1,243.38	1,086.92	1,216.75	1,243.38	N/A	B
571	1,246.61	1,395.71	1,426.87	1,246.61	1,395.71	1,426.87	N/A	C
571	1,141.23	1,277.57	1,305.59	1,141.23	1,277.57	1,305.59	N/A	D
571	1,471.41	1,643.39	1,665.83	1,471.41	1,643.39	1,665.83	N/A	F

Physicians Life Insurance Company - Standard

Area ID	Includes ZIP(S) Area
541	404,403,421 AND 425
542	423,424,406,413,426,414,411,405 AND 422
543	401,423,424,406,426,405,400 AND 422
544	401,415,427,407,416,420,412,417,409,410,419,400,408 AND 418
545	415,427,407,402,416,420,412,417,409,419,408 AND 418
559	402

Attained - Underwritten - Agent marketed - Pre-existing period None

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
541	979.80	1,102.80	1,188.00	979.80	1,102.80	1,188.00	Non	A
541	1,211.40	1,359.00	1,477.80	1,211.40	1,359.00	1,477.80	Non	B
541	1,615.80	1,824.60	1,990.20	1,615.80	1,824.60	1,990.20	Non	F
541	1,324.80	1,496.40	1,631.40	1,324.80	1,496.40	1,631.40	Non	G
542	1,033.80	1,164.00	1,254.00	1,033.80	1,164.00	1,254.00	Non	A
542	1,278.60	1,434.60	1,560.00	1,278.60	1,434.60	1,560.00	Non	B
542	1,705.20	1,926.00	2,100.60	1,705.20	1,926.00	2,100.60	Non	F
543	1,398.00	1,579.20	1,722.00	1,398.00	1,579.20	1,722.00	Non	G
544	1,088.40	1,225.20	1,320.00	1,088.40	1,225.20	1,320.00	Non	A
544	1,345.80	1,510.20	1,642.20	1,345.80	1,510.20	1,642.20	Non	B
544	1,795.20	2,027.40	2,211.00	1,795.20	2,027.40	2,211.00	Non	F
545	1,471.80	1,662.60	1,812.60	1,471.80	1,662.60	1,812.60	Non	G
559	1,143.00	1,286.40	1,386.00	1,143.00	1,286.40	1,386.00	Non	A
559	1,413.00	1,585.80	1,724.40	1,413.00	1,585.80	1,724.40	Non	B
559	1,885.20	2,128.80	2,321.40	1,885.20	2,128.80	2,321.40	Non	F

Health Condition: If accepted, rates are not based on health factors

Rate Type: Standard

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
541	1,097.28	1,235.04	1,330.56	1,097.28	1,235.04	1,330.56	Smoker	A
541	1,356.72	1,522.08	1,655.04	1,356.72	1,522.08	1,655.04	Smoker	B
541	1,809.60	2,043.48	2,229.00	1,809.60	2,043.48	2,229.00	Smoker	F
541	1,483.68	1,675.92	1,827.12	1,483.68	1,675.92	1,827.12	Smoker	G
542	1,157.76	1,303.68	1,404.48	1,157.76	1,303.68	1,404.48	Smoker	A
542	1,431.96	1,606.68	1,747.20	1,431.96	1,606.68	1,747.20	Smoker	B
542	1,909.80	2,157.12	2,352.60	1,909.80	2,157.12	2,352.60	Smoker	F
543	1,565.76	1,768.68	1,928.64	1,565.76	1,768.68	1,928.64	Smoker	G

Note: Check Web site for premiums associated with other ages /Annual premiums are listed

Physicians Life Insurance Company - Standard

Area ID	Includes ZIP(S) Area
541	404,403,421 AND 425
542	423,424,406,413,426,414,411,405 AND 422
543	401,423,424,406,426,405,400 AND 422
544	401,415,427,407,416,420,412,417,409,410,419,400,408 AND 418
545	415,427,407,402,416,420,412,417,409,419,408 AND 418
559	402

Attained - Underwritten - Agent marketed - Pre-existing period None

544	1,218.96	1,372.20	1,478.40	1,218.96	1,372.20	1,478.40	Smoker	A
544	1,507.20	1,691.40	1,839.24	1,507.20	1,691.40	1,839.24	Smoker	B
544	2,010.60	2,270.64	2,476.32	2,010.60	2,270.64	2,476.32	Smoker	F
545	1,648.32	1,862.04	2,030.04	1,648.32	1,862.04	2,030.04	Smoker	G
559	1,280.16	1,440.72	1,552.32	1,280.16	1,440.72	1,552.32	Smoker	A
559	1,582.56	1,776.00	1,931.28	1,582.56	1,776.00	1,931.28	Smoker	B
559	2,111.40	2,384.16	2,599.92	2,111.40	2,384.16	2,599.92	Smoker	F

Physicians Life Insurance Company - Standard

Area ID	Includes ZIP(S) Area
535	404,403,421 AND 425
536	423,424,406,413,426,414,411,405 AND 422
537	401,423,424,406,426,405,400 AND 422
538	401,415,427,407,416,420,412,417,409,410,419,400,408 AND 418
539	415,427,407,402,416,420,412,417,409,419,408 AND 418
650	402

Issue Age - Underwritten - Agent marketed - Pre-existing period None

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
535	1,128.60	1,216.80	1,284.00	1,128.60	1,216.80	1,284.00	Non	A
535	1,415.40	1,510.20	1,595.40	1,415.40	1,510.20	1,595.40	Non	B
535	1,903.20	2,052.60	2,187.00	1,903.20	2,052.60	2,187.00	Non	F
535	1,560.00	1,683.00	1,792.20	1,560.00	1,683.00	1,792.20	Non	G
536	1,191.60	1,284.00	1,355.40	1,191.60	1,284.00	1,355.40	Non	A
536	1,494.00	1,594.20	1,683.60	1,494.00	1,594.20	1,683.60	Non	B
536	2,008.80	2,166.60	2,308.80	2,008.80	2,166.60	2,308.80	Non	F
537	1,647.00	1,776.60	1,891.80	1,647.00	1,776.60	1,891.80	Non	G
538	1,254.00	1,351.80	1,426.80	1,254.00	1,351.80	1,426.80	Non	A
538	1,572.60	1,678.20	1,772.40	1,572.60	1,678.20	1,772.40	Non	B
538	2,114.40	2,280.60	2,430.00	2,114.40	2,280.60	2,430.00	Non	F
539	1,733.40	1,870.20	1,991.40	1,733.40	1,870.20	1,991.40	Non	G
650	1,317.00	1,419.60	1,498.20	1,317.00	1,419.60	1,498.20	Non	A
650	1,651.20	1,762.20	1,861.20	1,651.20	1,762.20	1,861.20	Non	B
650	2,220.00	2,394.60	2,551.80	2,220.00	2,394.60	2,551.80	Non	F

Health Condition: If accepted, rates are not based on health factors

Rate Type: Standard

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
535	1,263.96	1,362.72	1,438.08	1,263.96	1,362.72	1,438.08	Smoker	A
535	1,585.20	1,691.40	1,786.80	1,585.20	1,691.40	1,786.80	Smoker	B
535	2,131.56	2,298.84	2,449.44	2,131.56	2,298.84	2,449.44	Smoker	F
535	1,747.20	1,884.96	2,007.24	1,747.20	1,884.96	2,007.24	Smoker	G
536	1,334.52	1,438.08	1,518.00	1,334.52	1,438.08	1,518.00	Smoker	A
536	1,673.28	1,785.48	1,885.56	1,673.28	1,785.48	1,885.56	Smoker	B
536	2,249.76	2,426.52	2,585.76	2,249.76	2,426.52	2,585.76	Smoker	F
537	1,844.64	1,989.72	2,118.72	1,844.64	1,989.72	2,118.72	Smoker	G

Note: Check Web site for premiums associated with other ages /Annual premiums are listed

Physicians Life Insurance Company - Standard

Area ID	Includes ZIP(S) Area
535	404,403,421 AND 425
536	423,424,406,413,426,414,411,405 AND 422
537	401,423,424,406,426,405,400 AND 422
538	401,415,427,407,416,420,412,417,409,410,419,400,408 AND 418
539	415,427,407,402,416,420,412,417,409,419,408 AND 418
650	402

Issue Age - Underwritten - Agent marketed - Pre-existing period None

538	1,404.48	1,513.92	1,597.92	1,404.48	1,513.92	1,597.92	Smoker	A
538	1,761.24	1,879.56	1,985.04	1,761.24	1,879.56	1,985.04	Smoker	B
538	2,368.08	2,554.20	2,721.60	2,368.08	2,554.20	2,721.60	Smoker	F
539	1,941.36	2,094.60	2,230.32	1,941.36	2,094.60	2,230.32	Smoker	G
650	1,475.04	1,589.88	1,677.96	1,475.04	1,589.88	1,677.96	Smoker	A
650	1,849.32	1,973.64	2,084.52	1,849.32	1,973.64	2,084.52	Smoker	B
650	2,486.40	2,681.88	2,857.92	2,486.40	2,681.88	2,857.92	Smoker	F

Provident American Life & Health Insurance Company - Standard

Area ID	Includes ZIP(S) Area
592	401,402 AND 400
593	415,427,404,423,424,406,407,413,416,420,426,414,403,411,412,417,421,405,409,410,419,425,408,418 AND 422

Attained - Underwritten - Agent marketed - Pre-existing period 6 months

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
592	1,482.00	1,668.00	1,858.00	1,289.00	1,451.00	1,616.00	N/A	A
592	1,648.00	1,853.00	2,062.00	1,433.00	1,611.00	1,793.00	N/A	D
592	1,956.00	2,199.00	2,448.00	1,701.00	1,913.00	2,129.00	N/A	F
592	562.00	632.00	705.00	489.00	550.00	613.00	N/A	F-HIGH
592	1,607.00	1,670.00	1,858.00	1,398.00	1,453.00	1,616.00	N/A	H
592	1,790.00	1,861.00	2,072.00	1,556.00	1,618.00	1,802.00	N/A	I
592	2,015.00	2,096.00	2,333.00	1,752.00	1,823.00	2,029.00	N/A	J
593	1,400.00	1,576.00	1,755.00	1,217.00	1,370.00	1,526.00	N/A	A
593	1,556.00	1,750.00	1,947.00	1,353.00	1,522.00	1,693.00	N/A	D
593	1,847.00	2,077.00	2,312.00	1,607.00	1,806.00	2,010.00	N/A	F
593	531.00	597.00	666.00	462.00	519.00	579.00	N/A	F-HIGH
593	1,518.00	1,578.00	1,755.00	1,320.00	1,372.00	1,526.00	N/A	H
593	1,690.00	1,758.00	1,957.00	1,470.00	1,528.00	1,702.00	N/A	I
593	1,903.00	1,979.00	2,203.00	1,655.00	1,721.00	1,916.00	N/A	J

Pyramid Life Insurance Company (Kansas) - Standard

Area ID	Includes ZIP(S) Area
611	401 AND 402
612	415,427,404,423,424,406,407,413,416,420,426,414,403,411,412,417,421,405,409,410,419,425,400,408,418,422

Attained - Underwritten - Agent marketed - Pre-existing period 6 months

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
611	1,908.06	2,244.69	2,431.38	1,908.06	2,244.69	2,431.38	N/A	A
611	1,853.67	2,168.25	2,365.23	1,853.67	2,168.25	2,365.23	N/A	D
611	1,586.28	1,858.78	2,110.04	1,441.28	1,690.04	1,918.79	Non	E
611	1,823.79	2,137.55	2,427.55	1,657.53	1,943.79	2,206.29	Smoker	E
611	2,391.69	2,804.76	3,050.25	2,391.69	2,804.76	3,050.25	N/A	F
611	667.38	701.19	786.45	667.38	701.19	786.45	N/A	F-HIGH
611	1,974.21	2,309.37	2,518.11	1,974.21	2,309.37	2,518.11	N/A	G
612	1,635.48	1,924.02	2,084.04	1,635.48	1,924.02	2,084.04	N/A	A
612	1,588.86	1,858.50	2,027.34	1,588.86	1,858.50	2,027.34	N/A	D
612	1,359.67	1,593.24	1,808.60	1,235.39	1,448.60	1,644.68	Non	E
612	1,563.25	1,832.18	2,080.76	1,420.74	1,666.11	1,891.11	Smoker	E
612	2,050.02	2,404.08	2,614.50	2,050.02	2,404.08	2,614.50	N/A	F
612	572.04	601.02	674.10	572.04	601.02	674.10	N/A	F-HIGH
612	1,692.18	1,979.46	2,158.38	1,692.18	1,979.46	2,158.38	N/A	G

Reserve National Insurance Company - Standard

Area ID	Includes ZIP(S) Area
577	ALL ZIP CODES

Attained - Guaranteed Issue - Agent marketed - Pre-existing period 6 months

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
577	979.80	1,076.95	1,175.20	979.80	1,076.95	1,175.20	Non	A
577	1,051.00	1,152.60	1,255.80	1,051.00	1,152.60	1,255.80	Smoker	A
577	1,376.70	1,500.35	1,625.65	1,376.70	1,500.35	1,625.65	Non	B
577	1,476.05	1,607.40	1,741.00	1,476.05	1,607.40	1,741.00	Smoker	B
577	1,389.95	1,546.15	1,703.45	1,389.95	1,546.15	1,703.45	Non	C
577	1,488.20	1,655.45	1,824.35	1,488.20	1,655.45	1,824.35	Smoker	C
577	1,308.25	1,489.85	1,640.00	1,308.25	1,489.85	1,640.00	Non	D
577	1,430.25	1,628.40	1,792.35	1,430.25	1,628.40	1,792.35	Smoker	D
577	1,497.60	1,660.40	1,824.90	1,497.60	1,660.40	1,824.90	Non	F
577	1,605.20	1,778.55	1,953.55	1,605.20	1,778.55	1,953.55	Smoker	F

Shenandoah Life Insurance Company - Standard

Area ID	Includes ZIP(S) Area
660	401,404,406,402,403,405,410 AND 400
661	415,427,423,424,407,413,416,420,426,414,411,412,417,421,409,419,425,408,418 AND 422

Issue Age - Underwritten - Agent marketed - Pre-existing period None

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
660	1,314.00	1,368.00	1,544.00	1,142.00	1,190.00	1,342.00	N/A	A
660	1,655.00	1,724.00	1,945.00	1,439.00	1,499.00	1,692.00	N/A	B
660	1,861.00	1,944.00	2,174.00	1,618.00	1,691.00	1,890.00	N/A	C
660	1,671.00	1,741.00	1,964.00	1,453.00	1,514.00	1,707.00	N/A	D
660	1,685.00	1,757.00	1,980.00	1,465.00	1,527.00	1,722.00	N/A	E
660	1,922.00	2,002.00	2,231.00	1,672.00	1,741.00	1,940.00	N/A	F
660	1,709.00	1,781.00	2,009.00	1,486.00	1,548.00	1,746.00	N/A	G
661	1,251.00	1,303.00	1,470.00	1,088.00	1,133.00	1,278.00	N/A	A
661	1,576.00	1,642.00	1,852.00	1,370.00	1,428.00	1,611.00	N/A	B
661	1,772.00	1,851.00	2,070.00	1,541.00	1,610.00	1,800.00	N/A	C
661	1,591.00	1,658.00	1,870.00	1,384.00	1,442.00	1,626.00	N/A	D
661	1,605.00	1,673.00	1,886.00	1,395.00	1,454.00	1,640.00	N/A	E
661	1,830.00	1,907.00	2,125.00	1,592.00	1,658.00	1,848.00	N/A	F
661	1,628.00	1,696.00	1,913.00	1,415.00	1,474.00	1,663.00	N/A	G

Note: Check Web site for premiums associated with other ages /Annual premiums are listed

Standard Life and Accident Insurance Company - Standard

Area ID	Includes ZIP(S) Area
152	401,402 AND 400
575	415,427,404,423,424,406,407,413,416,420,426,414,403,411,412,417,421,405,409,410,419,425,408,418 AND 422

Attained - Underwritten - Agent marketed - Pre-existing period None

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
152	1,856.33	1,856.33	1,990.22	1,658.09	1,658.09	1,744.56	Non	A
152	2,041.96	2,041.96	2,189.24	1,823.90	1,823.90	1,919.02	Smoker	A
152	2,327.84	2,327.84	2,495.71	2,079.23	2,079.23	2,187.67	Non	B
152	2,560.62	2,560.62	2,745.28	2,287.15	2,287.15	2,406.44	Smoker	B
152	2,678.09	2,678.09	2,871.23	2,392.07	2,392.07	2,516.83	Non	C
152	2,945.90	2,945.90	3,158.35	2,631.28	2,631.28	2,768.51	Smoker	C
152	1,757.06	1,757.06	1,883.77	1,569.40	1,569.40	1,651.28	Non	D
152	1,932.77	1,932.77	2,072.15	1,726.34	1,726.34	1,816.41	Smoker	D
152	1,660.44	1,660.44	1,780.17	1,483.09	1,483.09	1,560.46	Non	E
152	1,826.48	1,826.48	1,958.19	1,631.40	1,631.40	1,716.51	Smoker	E
152	2,694.25	2,694.25	2,888.56	2,406.51	2,406.51	2,532.03	Non	F
152	2,963.68	2,963.68	3,177.42	2,647.16	2,647.16	2,785.23	Smoker	F
152	404.81	404.81	434.01	361.58	361.58	380.44	Non	F-HIGH
152	445.29	445.29	477.41	397.74	397.74	418.48	Smoker	F-HIGH
152	1,765.84	1,765.84	1,893.20	1,577.26	1,577.26	1,659.53	Non	G
152	1,942.42	1,942.42	2,082.52	1,734.99	1,734.99	1,825.48	Smoker	G
575	1,679.55	1,679.55	1,800.68	1,500.19	1,500.19	1,578.42	Non	A
575	1,847.51	1,847.51	1,980.75	1,650.21	1,650.21	1,736.26	Smoker	A
575	2,106.15	2,106.15	2,258.02	1,881.21	1,881.21	1,979.32	Non	B
575	2,316.77	2,316.77	2,483.82	2,069.33	2,036.33	2,177.25	Smoker	B
575	2,423.03	2,423.03	2,597.77	2,164.25	2,164.25	2,277.14	Non	C
575	2,665.33	2,665.33	2,857.55	2,380.68	2,380.68	2,504.85	Smoker	C
575	1,589.73	1,589.73	1,704.37	1,419.94	1,419.94	1,494.01	Non	D
575	1,748.70	1,748.70	1,874.81	1,561.93	1,561.93	1,643.41	Smoker	D
575	1,502.29	1,502.29	1,610.64	1,341.85	1,341.85	1,411.85	Non	E
575	1,652.52	1,652.52	1,771.70	1,476.04	1,476.04	1,553.04	Smoker	E
575	2,437.66	2,437.66	2,613.45	2,177.33	2,177.33	2,290.89	Non	F
575	2,681.43	2,681.43	2,874.80	2,395.06	2,395.06	2,519.98	Smoker	F
575	366.26	366.26	392.68	327.14	327.14	344.21	Non	F-HIGH
575	402.89	402.89	431.95	359.85	359.85	378.63	Smoker	F-HIGH
575	1,597.67	1,597.67	1,712.90	1,427.05	1,427.05	1,501.48	Non	G
575	1,757.44	1,757.44	1,884.19	1,569.76	1,569.76	1,651.63	Smoker	G

Note: Check Web site for premiums associated with other ages /Annual premiums are listed

State Mutual Insurance Company - Standard

Area ID	Includes ZIP(S) Area
551	420,417 AND 410
552	401,415,427,404,423,424,406,407,402,413,416,414,403,411,412,421,405,409,400,408 AND 422
553	426,419,425 AND 418

Attained - Underwritten - Agent marketed - Pre-existing period None

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
551	2,258.00	2,450.00	2,741.00	2,258.00	2,450.00	2,741.00	Non	A
551	2,258.00	2,887.00	3,231.00	2,258.00	2,887.00	3,231.00	Smoker	A
551	2,565.00	2,800.00	3,161.00	2,565.00	2,800.00	3,161.00	Non	B
551	2,565.00	3,305.00	3,727.00	2,565.00	3,305.00	3,727.00	Smoker	B
551	3,081.00	3,320.00	3,702.00	3,081.00	3,320.00	3,702.00	Non	C
551	3,081.00	3,915.00	4,364.00	3,081.00	3,915.00	4,364.00	Smoker	C
551	2,832.00	3,103.00	3,499.00	2,832.00	3,103.00	3,499.00	Non	D
551	2,832.00	3,650.00	4,131.00	2,832.00	3,650.00	4,131.00	Smoker	D
551	3,094.00	3,335.00	3,718.00	3,094.00	3,335.00	3,718.00	Non	F
551	3,094.00	3,933.00	4,384.00	3,094.00	3,933.00	4,384.00	Smoker	F
552	2,032.00	2,205.00	2,467.00	2,032.00	2,205.00	2,467.00	Non	A
552	2,032.00	2,598.00	2,908.00	2,032.00	2,598.00	2,908.00	Smoker	A
552	2,309.00	2,520.00	2,845.00	2,309.00	2,520.00	2,845.00	Non	B
552	2,309.00	2,975.00	3,354.00	2,309.00	2,975.00	3,354.00	Smoker	B
552	2,773.00	2,988.00	3,332.00	2,773.00	2,988.00	3,332.00	Non	C
552	2,773.00	3,524.00	3,928.00	2,773.00	3,524.00	3,928.00	Smoker	C
552	2,549.00	2,793.00	3,149.00	2,549.00	2,793.00	3,149.00	Non	D
552	2,549.00	3,285.00	3,718.00	2,549.00	3,285.00	3,718.00	Smoker	D
552	2,785.00	3,002.00	3,346.00	2,785.00	3,002.00	3,346.00	Non	F
552	2,785.00	3,540.00	3,946.00	2,785.00	3,540.00	3,946.00	Smoker	F
553	1,806.00	1,960.00	2,193.00	1,806.00	1,960.00	2,193.00	Non	A
553	1,806.00	2,310.00	2,585.00	1,806.00	2,310.00	2,585.00	Smoker	A
553	2,052.00	2,240.00	2,529.00	2,052.00	2,240.00	2,529.00	Non	B
553	2,052.00	2,644.00	2,982.00	2,052.00	2,644.00	2,982.00	Smoker	B
553	2,465.00	2,656.00	2,962.00	2,465.00	2,656.00	2,962.00	Non	C
553	2,465.00	3,132.00	3,491.00	2,465.00	3,132.00	3,491.00	Smoker	C
553	2,266.00	2,482.00	2,799.00	2,266.00	2,482.00	2,799.00	Non	D
553	2,266.00	2,920.00	3,305.00	2,266.00	2,920.00	3,305.00	Smoker	D
553	2,475.00	2,668.00	2,974.00	2,475.00	2,668.00	2,974.00	Non	F
553	2,475.00	3,146.00	3,507.00	2,475.00	3,146.00	3,507.00	Smoker	F

Note: Check Web site for premiums associated with other ages /Annual premiums are listed

Sterling Investors Life Insurance Company - Standard

Area ID	Includes ZIP(S) Area
653	401,427,404,423,424,406,407,413,416,426,414,403,411,412,421,405,409,410,419,425,400,408 AND 422
654	415,402,420,417 AND 418

Attained - Underwritten - Agent marketed - Pre-existing period None

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
653				906.00	936.00	1,055.00	Non	A
653				906.00	1,040.00	1,172.00	Smoker	A
653				989.00	1,022.00	1,151.00	Non	B
653				989.00	1,135.00	1,279.00	Smoker	B
653				1,186.00	1,219.00	1,361.00	Non	C
653				1,186.00	1,355.00	1,513.00	Smoker	C
653				991.00	1,025.00	1,156.00	Non	D
653				991.00	1,139.00	1,285.00	Smoker	D
653				996.00	1,029.00	1,162.00	Non	E
653				996.00	1,143.00	1,291.00	Smoker	E
653				1,221.00	1,258.00	1,404.00	Non	F
653				1,221.00	1,398.00	1,560.00	Smoker	F
653				499.00	514.00	573.00	Non	F-HIGH
653				499.00	571.00	637.00	Smoker	F-HIGH
653				1,018.00	1,052.00	1,187.00	Non	G
653				1,018.00	1,169.00	1,319.00	Smoker	G
654				1,230.00	1,270.00	1,431.00	Non	A
654				1,230.00	1,411.00	1,590.00	Smoker	A
654				1,342.00	1,386.00	1,563.00	Non	B
654				1,342.00	1,540.00	1,735.00	Smoker	B
654				1,610.00	1,654.00	1,848.00	Non	C
654				1,610.00	1,839.00	2,054.00	Smoker	C
654				1,345.00	1,391.00	1,569.00	Non	D
654				1,345.00	1,545.00	1,744.00	Smoker	D
654				1,351.00	1,397.00	1,576.00	Non	E
654				1,351.00	1,552.00	1,751.00	Smoker	E
654				1,656.00	1,707.00	1,905.00	Non	F
654				1,656.00	1,897.00	2,117.00	Smoker	F
654				677.00	697.00	778.00	Non	F-HIGH
654				677.00	775.00	865.00	Smoker	F-HIGH
654				1,381.00	1,428.00	1,611.00	Non	G
654				1,381.00	1,587.00	1,790.00	Smoker	G

Note: Check Web site for premiums associated with other ages /Annual premiums are listed

Sterling Investors Life Insurance Company - Standard

Area ID	Includes ZIP(S) Area
653	401,427,404,423,424,406,407,413,416,426,414,403,411,412,421,405,409,410,419,425,400,408 AND 422
654	415,402,420,417 AND 418

Attained - Underwritten - Agent marketed - Pre-existing period None

Health Condition: Rates for people in good health

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
653	990.00	1,022.00	1,152.00				Non	A
653	1,080.00	1,115.00	1,257.00				Non	B
653	1,296.00	1,332.00	1,488.00				Non	C
653	1,083.00	1,120.00	1,263.00				Non	D
653	1,089.00	1,124.00	1,269.00				Non	E
653	1,334.00	1,374.00	1,533.00				Non	F
653	545.00	561.00	626.00				Non	F-HIGH
653	1,112.00	1,150.00	1,296.00				Non	G
654	1,343.00	1,387.00	1,564.00				Non	A
654	1,466.00	1,514.00	1,706.00				Non	B
654	1,759.00	1,808.00	2,019.00				Non	C
654	1,469.00	1,520.00	1,715.00				Non	D
654	1,477.00	1,526.00	1,722.00				Non	E
654	1,811.00	1,865.00	2,081.00				Non	F
654	739.00	761.00	850.00				Non	F-HIGH
654	1,510.00	1,560.00	1,759.00				Non	G

Sterling Investors Life Insurance Company - Standard

Area ID	Includes ZIP(S) Area
653	401,427,404,423,424,406,407,413,416,426,414,403,411,412,421,405,409,410,419,425,400,408 AND 422
654	415,402,420,417 AND 418

Attained - Underwritten - Agent marketed - Pre-existing period None

Health Condition: Rates for people who do not qualify for the good health rate

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
653	1,042.00	1,076.00	1,213.00				Non	A
653	1,042.00	1,195.00	1,348.00				Smoker	A
653	1,137.00	1,174.00	1,324.00				Non	B
653	1,137.00	1,305.00	1,471.00				Smoker	B
653	1,364.00	1,402.00	1,566.00				Non	C
653	1,364.00	1,558.00	1,740.00				Smoker	C
653	1,140.00	1,179.00	1,330.00				Non	D
653	1,140.00	1,309.00	1,478.00				Smoker	D
653	1,146.00	1,184.00	1,335.00				Non	E
653	1,146.00	1,315.00	1,484.00				Smoker	E
653	1,405.00	1,446.00	1,614.00				Non	F
653	1,405.00	1,608.00	1,793.00				Smoker	F
653	573.00	591.00	659.00				Non	F-HIGH
653	573.00	656.00	732.00				Smoker	F-HIGH
653	1,171.00	1,210.00	1,364.00				Non	G
653	1,171.00	1,345.00	1,516.00				Smoker	G
654	1,414.00	1,460.00	1,646.00				Non	A
654	1,414.00	1,622.00	1,829.00				Smoker	A
654	1,543.00	1,594.00	1,796.00				Non	B
654	1,543.00	1,771.00	1,996.00				Smoker	B
654	1,852.00	1,903.00	2,125.00				Non	C
654	1,852.00	2,114.00	2,361.00				Smoker	C
654	1,547.00	1,600.00	1,805.00				Non	D
654	1,547.00	1,777.00	2,006.00				Smoker	D
654	1,555.00	1,606.00	1,812.00				Non	E
654	1,555.00	1,785.00	2,014.00				Smoker	E
654	1,906.00	1,963.00	2,190.00				Non	F
654	1,906.00	2,182.00	2,434.00				Smoker	F
654	778.00	802.00	894.00				Non	F-HIGH
654	778.00	890.00	994.00				Smoker	F-HIGH
654	1,589.00	1,643.00	1,852.00				Non	G
654	1,589.00	1,825.00	2,058.00				Smoker	G

Note: Check Web site for premiums associated with other ages /Annual premiums are listed

Thrivent Financial for Lutherans - Standard

Area ID	Includes ZIP(S) Area
604	415,427,404,423,424,406,407,402,413,416,420,426,414,403,411,412,417,421,405,409,410,425,408,418 AND 422
605	401,402 AND 400

Attained - Guaranteed Issue - Agent marketed - Pre-existing period None

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
604	1,056.00	1,134.00	1,243.00	1,056.00	1,134.00	1,243.00	Non	A
604	1,162.00	1,247.00	1,367.00	1,162.00	1,247.00	1,367.00	Smoker	A
604	1,248.00	1,341.00	1,471.00	1,248.00	1,341.00	1,471.00	Non	B
604	1,373.00	1,475.00	1,618.00	1,373.00	1,475.00	1,618.00	Smoker	B
604	1,617.00	1,737.00	1,905.00	1,617.00	1,737.00	1,905.00	Non	C
604	1,779.00	1,911.00	2,096.00	1,779.00	1,911.00	2,096.00	Smoker	C
604	1,352.00	1,451.00	1,592.00	1,352.00	1,451.00	1,592.00	Non	D
604	1,487.00	1,596.00	1,751.00	1,487.00	1,596.00	1,751.00	Smoker	D
604	1,624.00	1,742.00	1,912.00	1,624.00	1,742.00	1,912.00	Non	F
604	1,786.00	1,916.00	2,103.00	1,786.00	1,916.00	2,103.00	Smoker	F
605	1,161.60	1,247.40	1,367.30	1,161.60	1,247.40	1,367.30	Non	A
605	1,278.20	1,371.70	1,503.70	1,278.20	1,371.70	1,503.70	Smoker	A
605	1,372.80	1,475.10	1,618.10	1,372.80	1,475.10	1,618.10	Non	B
605	1,510.30	1,622.50	1,779.80	1,510.30	1,622.50	1,779.80	Smoker	B
605	1,778.70	1,910.70	2,095.50	1,778.70	1,910.70	2,095.50	Non	C
605	1,956.90	2,102.10	2,305.60	1,956.90	2,102.10	2,305.60	Smoker	C
605	1,487.20	1,596.10	1,751.20	1,487.20	1,596.10	1,751.20	Non	D
605	1,635.70	1,755.60	1,926.10	1,635.70	1,755.60	1,926.10	Smoker	D
605	1,786.40	1,916.20	2,103.20	1,786.40	1,916.20	2,103.20	Non	F
605	1,964.60	2,107.60	2,313.30	1,964.60	2,107.60	2,313.30	Smoker	F

USAA Life Insurance Company - Standard

Area ID	Includes ZIP(S) Area
151	ALL ZIP CODES

Attained - Underwritten - Mail marketed - Pre-existing period None

Health Condition: If accepted, rates are not based on health factors

Rate Type: Standard

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
151	1,146.00	1,220.00	1,292.00	1,146.00	1,220.00	1,292.00	Smoker	A
151	1,418.00	1,520.00	1,618.00	1,418.00	1,520.00	1,618.00	Smoker	D
151	1,302.00	1,386.00	1,472.00	1,302.00	1,386.00	1,472.00	Smoker	F
151	1,436.00	1,528.00	1,624.00	1,436.00	1,528.00	1,624.00	Smoker	G

UniCare Life & Health Insurance Company - Standard

Area ID	Includes ZIP(S) Area
141	401,402 AND 400
562	415,427,404,423,424,406,407,413,416,420,426,414,403,411,412,417,421,405,409,410,419,425,408,418 AND 422

Attained - Underwritten - Agent marketed - Pre-existing period None

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
141	1,080.00	1,188.00	1,284.00	1,080.00	1,188.00	1,284.00	N/A	A
141	1,608.00	1,800.00	2,004.00	1,608.00	1,800.00	2,004.00	N/A	B
141	2,040.00	2,292.00	2,532.00	2,040.00	2,292.00	2,532.00	N/A	C
141	1,440.00	1,596.00	1,728.00	1,440.00	1,596.00	1,728.00	N/A	D
141	2,052.00	2,304.00	2,544.00	2,052.00	2,304.00	2,544.00	N/A	F
141	312.00	360.00	408.00	312.00	360.00	408.00	N/A	F-HIGH
562	960.00	1,188.00	1,284.00	960.00	1,188.00	1,284.00	N/A	A
562	1,464.00	1,656.00	1,824.00	1,464.00	1,656.00	1,824.00	N/A	B
562	1,920.00	2,148.00	2,388.00	1,920.00	2,148.00	2,388.00	N/A	C
562	1,404.00	1,572.00	1,692.00	1,404.00	1,572.00	1,692.00	N/A	D
562	1,932.00	2,160.00	2,400.00	1,932.00	2,160.00	2,400.00	N/A	F
562	312.00	360.00	408.00	312.00	360.00	408.00	N/A	F-HIGH

United American Insurance Company - Standard

Area ID	Includes ZIP(S) Area
244	ALL ZIP CODES

Attained - Underwritten - Agent marketed - Pre-existing period None

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
244	1,968.00	2,348.00	2,647.00	1,968.00	2,348.00	2,647.00	N/A	B
244	2,219.00	2,642.00	2,985.00	2,219.00	2,642.00	2,985.00	N/A	C
244	2,087.00	2,498.00	2,835.00	2,087.00	2,498.00	2,835.00	N/A	D
244	736.00	870.00	990.00	736.00	870.00	990.00	N/A	F-HIGH
244	1,067.00	1,272.00	1,456.00	1,067.00	1,272.00	1,456.00	N/A	K

United American Insurance Company - Standard

Area ID	Includes ZIP(S) Area
608	ALL ZIP CODES

Issue Age - Underwritten - Agent marketed - Pre-existing period None

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
608	1,619.00	1,681.00	1,758.00	1,619.00	1,681.00	1,758.00	N/A	A
608	2,531.00	2,637.00	2,809.00	2,531.00	2,637.00	2,809.00	N/A	F
608	2,752.00	2,871.00	3,070.00	2,752.00	2,871.00	3,070.00	N/A	G

United Healthcare Insurance Company - Standard

Area ID	Includes ZIP(S) Area
632	ALL ZIP CODES

Community Rated - Underwritten - Mail marketed - Pre-existing period 3 months

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
632	775.44	1,125.00	1,237.44	775.44	1,125.00	1,237.44	N/A	A
632	1,180.80	1,704.00	1,874.40	1,180.80	1,704.00	1,874.40	N/A	B
632	1,405.44	2,025.00	2,227.44	1,405.44	2,025.00	2,227.44	N/A	C
632	1,304.64	1,881.00	2,069.04	1,304.64	1,881.00	2,069.04	N/A	D
632	1,308.84	1,887.00	2,075.64	1,308.84	1,887.00	2,075.64	N/A	E
632	1,413.84	2,037.00	2,240.64	1,413.84	2,037.00	2,240.64	N/A	F
632	1,313.04	1,893.00	2,082.24	1,313.04	1,893.00	2,082.24	N/A	G
632	1,271.04	1,833.00	2,016.24	1,271.04	1,833.00	2,016.24	N/A	H
632	1,279.44	1,845.00	2,029.44	1,279.44	1,845.00	2,029.44	N/A	I
632	1,563.00	2,250.00	2,475.00	1,563.00	2,250.00	2,475.00	N/A	J
632	620.04	903.00	993.24	620.04	903.00	993.24	N/A	K

United Teacher Associates Insurance Company - Standard

Area ID	Includes ZIP(S) Area
530	427,423,424,420,426,421,419,425 AND 422
569	415,404,406,413,414,403,412,405 AND 400
642	401,407,402,416,411,417,409,410,408 AND 418

Attained - Underwritten - Agent marketed - Pre-existing period 6 months

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
530	1,326.40	1,385.35	1,563.49	1,153.39	1,204.66	1,359.72	Non	A
530	1,657.04	1,732.65	1,954.36	1,441.74	1,505.82	1,699.33	Smoker	A
530	1,513.18	1,580.08	1,791.74	1,316.13	1,374.52	1,558.19	Non	B
530	1,891.48	1,975.41	2,239.37	1,644.55	1,717.54	1,947.43	Smoker	B
530	1,722.31	1,799.94	2,047.37	1,497.92	1,565.85	1,780.53	Non	C
530	2,152.89	2,249.92	2,559.21	1,871.50	1,956.40	2,225.66	Smoker	C
530	1,513.51	1,582.71	1,800.58	1,316.15	1,376.38	1,566.05	Non	D
530	1,891.57	1,977.43	2,250.40	1,645.51	1,719.84	1,956.93	Smoker	D
530	1,702.40	1,780.05	2,023.76	1,480.19	1,548.28	1,759.74	Non	F
530	2,127.70	2,224.46	2,530.30	1,850.53	1,934.16	2,199.38	Smoker	F
530	1,518.64	1,587.84	1,806.98	1,320.00	1,380.23	1,571.18	Non	G
530	1,897.97	1,985.12	2,258.09	1,650.64	1,726.25	1,963.33	Smoker	G
530	1,173.85	1,227.26	1,395.86	1,020.58	1,067.31	1,214.15	Non	H
530	1,467.48	1,534.30	1,744.69	1,275.65	1,334.38	1,517.90	Smoker	H
530	1,036.00	1,128.20	1,278.01	1,036.00	1,128.20	1,278.01	Non	I
530	1,488.07	1,621.15	1,836.25	1,295.00	1,410.19	1,597.90	Smoker	I
530	1,217.12	1,325.74	1,501.77	1,217.12	1,325.74	1,501.77	Non	J
530	1,748.58	1,904.89	2,157.94	1,521.41	1,657.27	1,877.46	Smoker	J
569	1,433.95	1,497.68	1,690.26	1,246.91	1,302.33	1,469.97	Non	A
569	1,791.40	1,873.14	2,112.82	1,558.64	1,627.91	1,837.12	Smoker	A
569	1,635.87	1,708.20	1,937.01	1,422.84	1,485.96	1,684.53	Non	B
569	2,044.84	2,135.58	2,420.94	1,777.90	1,856.80	2,105.33	Smoker	B
569	1,861.96	1,945.88	2,213.27	1,619.38	1,692.81	1,924.90	Non	C
569	2,327.45	2,432.35	2,766.71	2,023.24	2,115.03	2,406.12	Smoker	C
569	1,636.23	1,711.04	1,946.57	1,422.87	1,487.98	1,693.03	Non	D
569	2,044.94	2,137.76	2,432.86	1,778.93	1,859.29	2,115.59	Smoker	D
569	1,840.43	1,924.38	2,187.85	1,600.20	1,673.82	1,902.42	Non	F
569	2,300.12	2,404.83	2,735.46	2,000.58	2,090.99	2,377.70	Smoker	F
569	1,641.77	1,716.58	1,953.50	1,427.02	1,492.14	1,698.57	Non	G
569	2,051.86	2,146.07	2,441.18	1,784.47	1,866.21	2,122.52	Smoker	G
569	1,269.03	1,326.76	1,509.04	1,103.33	1,153.85	1,312.59	Non	H

Note: Check Web site for premiums associated with other ages /Annual premiums are listed

United Teacher Associates Insurance Company - Standard

Area ID	Includes ZIP(S) Area
530	427,423,424,420,426,421,419,425 AND 422
569	415,404,406,413,414,403,412,405 AND 400
642	401,407,402,416,411,417,409,410,408 AND 418

Attained - Underwritten - Agent marketed - Pre-existing period 6 months

569	1,586.46	1,658.70	1,886.15	1,379.08	1,442.57	1,640.98	Smoker	H
569	1,286.80	1,401.95	1,588.06	1,120.00	1,219.68	1,381.63	Non	I
569	1,608.72	1,752.59	1,985.13	1,400.00	1,524.53	1,727.46	Smoker	I
569	1,512.26	1,647.41	1,866.11	1,315.81	1,433.24	1,623.54	Non	J
569	1,890.36	2,059.34	2,332.91	1,644.77	1,791.64	2,029.69	Smoker	J
642	1,684.89	1,759.77	1,986.05	1,465.12	1,530.24	1,727.22	Non	A
642	2,104.89	2,200.94	2,482.57	1,831.40	1,912.80	2,158.61	Smoker	A
642	1,922.15	2,007.13	2,275.99	1,671.84	1,746.01	1,979.32	Non	B
642	2,402.69	2,509.30	2,844.60	2,089.03	2,181.74	2,473.77	Smoker	B
642	2,187.80	2,286.40	2,600.71	1,902.77	1,989.05	2,261.75	Non	C
642	2,734.75	2,858.01	3,250.89	2,377.31	2,485.16	2,827.19	Smoker	C
642	1,922.57	2,010.47	2,287.22	1,671.87	1,748.38	1,989.31	Non	D
642	2,402.80	2,511.87	2,858.62	2,090.24	2,184.66	2,485.82	Smoker	D
642	2,162.50	2,261.14	2,570.72	1,880.24	1,966.74	2,235.35	Non	F
642	2,702.75	2,825.67	3,214.16	2,350.68	2,456.91	2,793.80	Smoker	F
642	1,929.08	2,016.98	2,295.36	1,676.75	1,753.26	1,995.82	Non	G
642	2,410.04	2,521.64	2,868.38	2,096.75	2,192.80	2,493.96	Smoker	G
642	1,491.11	1,558.95	1,773.12	1,296.42	1,355.78	1,542.29	Non	H
642	1,864.09	1,948.97	2,216.22	1,620.42	1,695.02	1,928.15	Smoker	H
642	1,512.00	1,647.30	1,865.98	1,316.00	1,433.12	1,623.42	Non	I
642	1,890.25	2,059.29	2,332.53	1,645.00	1,791.32	2,029.76	Smoker	I
642	1,776.90	1,935.71	2,192.68	1,546.07	1,684.05	1,907.66	Non	J
642	2,221.17	2,419.73	2,741.17	1,932.61	2,105.18	2,384.88	Smoker	J

United World Life Insurance Company - Standard

Area ID	Includes ZIP(S) Area
594	415,427,404,423,424,406,407,413,426,414,403,411,412,421,405,409,410,419,425,400,408 AND 422
595	401,402,416,420,417 AND 418

Attained - Underwritten - Agent marketed - Pre-existing period None

Health Condition: Rates for people in good health

Rate Type: Standard

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
594	1,682.15	1,832.33	2,075.01	1,463.47	1,594.13	1,805.26	Non	A
594	1,818.54	1,980.90	2,243.25	1,582.13	1,723.38	1,951.63	Smoker	A
594	2,394.35	2,607.81	2,954.29	2,083.09	2,268.79	2,570.23	Non	C
594	2,588.49	2,819.25	3,193.83	2,251.99	2,452.75	2,775.63	Smoker	C
594	2,162.42	2,355.73	2,667.41	1,881.30	2,049.49	2,320.65	Non	D
594	2,337.75	2,546.73	2,883.69	2,033.84	2,215.66	2,508.81	Smoker	D
594	2,263.90	2,465.95	2,792.79	1,969.59	2,145.37	2,429.73	Non	F
594	2,447.46	2,665.89	3,019.23	2,129.29	2,319.32	2,626.73	Smoker	F
595	2,018.58	2,198.80	2,490.01	1,756.17	1,912.96	2,166.30	Non	A
595	2,182.25	2,377.08	2,691.90	1,152.89	1,203.81	1,363.46	Smoker	A
595				1,413.06	1,475.64	1,671.26	Smoker	B
595	2,873.23	3,129.37	3,545.16	2,499.71	2,722.55	3,084.28	Non	C
595	3,106.19	3,383.10	3,832.60	1,544.33	1,612.64	1,826.40	Smoker	C
595	2,594.90	2,826.87	3,200.90	2,257.56	2,459.38	2,784.78	Non	D
595	2,805.30	3,056.08	3,460.43	1,403.20	1,465.31	1,659.52	Smoker	D
595	2,716.68	2,959.14	3,351.35	2,363.51	2,574.45	2,915.67	Non	F
595	2,936.95	3,199.07	3,623.08	1,691.47	1,766.17	2,000.31	Smoker	F
595				1,506.83	1,573.64	1,782.32	Smoker	G

World Corp Insurance Company - Standard

Area ID	Includes ZIP(S) Area
609	ALL ZIP CODES

Attained - Underwritten - Agent marketed - Pre-existing period None

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
609	1,265.88	1,432.90	1,611.78	1,167.43	1,304.71	1,447.78	N/A	A
609	1,737.09	1,957.68	2,194.80	1,605.85	1,787.76	1,977.10	N/A	F
609	718.66	812.57	914.06	662.07	739.58	821.52	N/A	F-HIGH

Medicare SELECT Plans

American Pioneer Life Insurance Company - SELECT

Area ID	Includes ZIP(S) Area
212	401,402,420,417 AND 400
213	415,427,404,423,424,406,407,413,416,414,403,411,412,421,405,409,410,408 AND 422
215	426,419,425 AND 418

Attained - Underwritten - Agent marketed - Pre-existing period 3 months

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
212	1,597.28	1,752.88	1,975.91	1,391.07	1,524.89	1,719.84	Non	B
212	1,876.79	2,056.86	2,321.20	1,633.93	1,790.88	2,018.87	Smoker	B
212	2,002.35	2,174.16	2,423.63	1,742.97	1,891.65	2,109.73	Non	C
212	2,352.59	2,552.49	2,846.57	2,046.95	2,222.07	2,476.50	Smoker	C
212	1,738.01	1,906.52	2,155.99	1,513.32	1,660.36	1,876.79	Non	D
212	2,040.34	2,240.25	2,531.02	1,776.01	1,949.48	2,203.90	Smoker	D
212	2,121.83	2,304.42	2,569.86	1,846.24	2,006.86	2,236.80	Non	F
212	2,492.09	2,705.12	3,017.90	2,169.17	2,355.15	2,627.35	Smoker	F
213	1,437.82	1,577.59	1,778.32	1,251.96	1,372.40	1,547.86	Non	B
213	1,689.11	1,851.17	2,089.08	1,470.54	1,611.79	1,816.98	Smoker	B
213	1,802.12	1,956.74	2,181.27	1,568.67	1,702.49	1,898.76	Non	C
213	2,117.33	2,297.24	2,561.91	1,842.26	1,999.86	2,228.85	Smoker	C
213	1,564.21	1,715.87	1,940.39	1,361.99	1,494.32	1,689.11	Non	D
213	1,836.31	2,016.23	2,277.92	1,598.41	1,754.53	1,983.51	Smoker	D
213	1,909.65	2,073.98	2,312.87	1,661.62	1,806.17	2,013.12	Non	F
213	2,242.88	2,434.61	2,716.11	1,952.25	2,119.64	2,364.62	Smoker	F
215	1,278.06	1,402.30	1,580.73	1,112.86	1,219.91	1,375.87	Non	B
215	1,501.43	1,645.49	1,856.96	1,307.14	1,732.70	1,615.10	Smoker	B
215	1,601.88	1,739.33	1,938.90	1,394.38	1,513.32	1,687.78	Non	C
215	1,882.07	2,041.99	2,277.26	1,637.56	1,777.66	1,981.20	Smoker	C
215	1,390.41	1,525.22	1,724.79	1,210.68	1,328.29	1,501.43	Non	D
215	1,632.27	1,792.20	2,024.82	1,420.81	1,559.58	1,963.12	Smoker	D
215	1,697.46	1,843.54	2,055.89	1,476.99	1,605.49	1,789.44	Non	F
215	1,993.67	2,164.10	2,414.32	1,735.34	1,884.12	2,101.88	Smoker	F

Note: Check Web site for premiums associated with other ages /Annual premiums are listed

Anthem Health Plans of Kentucky, Inc. - SELECT

Area ID	Includes ZIP(S) Area
188	ALL ZIP CODES

Attained - Underwritten - Agent marketed - Pre-existing period None

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
188	885.00	1,128.00	1,272.00	885.00	1,128.00	1,272.00	N/A	E

Anthem Health Plans of Kentucky, Inc. - SELECT

Area ID	Includes ZIP(S) Area
216	ALL ZIP CODES

Community Rated - Underwritten - Agent marketed - Pre-existing period 6 months

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
216	1,144.80	1,272.00	1,272.00	1,144.80	1,272.00	1,272.00	N/A	A
216	1,198.80	1,332.00	1,332.00	1,198.80	1,332.00	1,332.00	N/A	B
216	1,360.80	1,512.00	1,512.00	1,360.80	1,512.00	1,512.00	N/A	C
216	1,393.20	1,548.00	1,548.00	1,393.20	1,548.00	1,548.00	N/A	F
216	2,462.40	2,736.00	2,736.00	2,462.40	2,736.00	2,736.00	N/A	H

Constitution Life Insurance Company - SELECT

Area ID	Includes ZIP(S) Area
622	401,402,420,417 AND 400
623	415,427,404,423,424,406,407,413,416,414,403,411,412,421,405,409,410,408 AND 422
627	426,419,425 AND 418

Attained - Underwritten - Agent marketed - Pre-existing period 6 months

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
622	1,338.67	1,468.04	1,655.54	1,165.71	1,277.63	1,440.42	Non	B
622	1,572.69	1,723.85	1,944.78	1,369.20	1,500.01	1,691.87	Smoker	B
622	2,529.09	1,750.01	1,962.23	2,202.05	1,523.27	1,707.86	Non	C
622	2,970.95	2,055.25	2,303.80	2,585.78	1,787.81	2,005.83	Smoker	C
622	2,300.89	1,527.63	1,738.39	2,001.47	1,328.50	1,513.09	Non	D
622	2,702.06	1,793.62	2,040.71	2,351.76	1,561.06	1,776.18	Smoker	D
622	2,620.66	1,812.51	2,033.45	2,282.00	1,577.05	1,768.91	Non	F
622	3,078.51	2,127.92	2,388.10	2,678.80	1,851.76	2,078.51	Smoker	F
623	1,204.81	1,321.23	1,489.98	1,049.14	1,149.86	1,296.38	Non	B
623	1,415.42	1,551.47	1,750.30	1,232.28	1,350.01	1,522.69	Smoker	B
623	2,276.14	1,575.01	1,766.00	1,981.85	1,370.94	1,537.08	Non	C
623	2,673.88	1,849.72	2,073.42	2,327.20	1,609.02	1,805.25	Smoker	C
623	2,070.80	1,374.87	1,564.55	1,801.32	1,195.65	1,362.78	Non	D
623	2,431.85	1,614.26	1,836.64	2,116.59	1,404.95	1,598.56	Smoker	D
623	2,358.59	1,631.26	1,830.10	2,053.80	1,419.34	1,592.02	Non	F
623	2,770.66	1,915.13	2,149.29	2,410.92	1,666.58	1,870.65	Smoker	F
627	1,070.94	1,174.43	1,324.43	932.57	1,022.10	1,152.33	Non	B
627	1,258.15	1,379.08	1,555.83	1,095.36	1,200.01	1,353.50	Smoker	B
627	2,023.27	1,400.01	1,569.99	1,761.64	1,218.61	1,366.29	Non	C
627	2,376.76	1,644.20	1,843.04	2,068.62	1,430.24	1,604.66	Smoker	C
627	1,840.71	1,222.10	1,390.71	1,601.18	1,062.80	1,210.47	Non	D
627	2,161.65	1,434.90	1,632.57	1,881.41	1,248.65	1,420.94	Smoker	D
627	2,096.53	1,450.01	1,626.76	1,825.60	1,261.64	1,415.13	Non	F
627	2,462.81	1,702.34	1,910.48	2,143.04	1,481.41	1,662.80	Smoker	F

Note: Check Web site for premiums associated with other ages /Annual premiums are listed

Continental Life Insurance Company of Brentwood Tennessee - SELECT

Area ID	Includes ZIP(S) Area
285	415,427,404,423,424,406,407,413,416,420,426,414,403,411,412,417,421,405,409,410,419,425,408,418 AND 422
550	401,402 AND 400

Attained - Underwritten - Agent marketed - Pre-existing period 3 months

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
285	715.00	781.00	862.00	715.00	781.00	862.00	N/A	A
285	905.00	986.00	1,081.00	905.00	986.00	1,081.00	N/A	B
285	1,038.00	1,128.00	1,237.00	1,038.00	1,128.00	1,237.00	N/A	C
285	933.00	1,003.00	1,089.00	933.00	1,003.00	1,089.00	N/A	D
285	1,041.00	1,136.00	1,243.00	1,041.00	1,136.00	1,243.00	N/A	F
550	786.50	859.10	948.20	786.50	859.10	948.20	N/A	A
550	995.50	1,084.60	1,189.10	995.50	1,084.60	1,189.10	N/A	B
550	1,141.80	1,240.80	1,360.70	1,141.80	1,240.80	1,360.70	N/A	C
550	1,026.30	1,103.30	1,197.90	1,026.30	1,103.30	1,197.90	N/A	D
550	1,145.10	1,249.60	1,367.30	1,145.10	1,249.60	1,367.30	N/A	F

Lincoln Heritage Life Insurance Company - SELECT

Area ID	Includes ZIP(S) Area
240	401,404,406,402,403,405 AND 400
241	424,411 AND 412
599	415,427,423,407,413,416,420,426,414,417,421,409,410,419,425,408,418 AND 422

Attained - Underwritten - Agent marketed - Pre-existing period None

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
240	1,329.00	1,387.00	1,563.00	1,155.00	1,207.00	1,360.00	Non	B
240	1,477.00	1,541.00	1,738.00	1,283.00	1,341.00	1,511.00	Smoker	B
240	1,592.00	1,658.00	1,849.00	1,385.00	1,441.00	1,608.00	Non	C
240	1,769.00	1,842.00	2,057.00	1,538.00	1,602.00	1,788.00	Smoker	C
240	1,373.00	1,435.00	1,619.00	1,195.00	1,248.00	1,408.00	Non	D
240	1,526.00	1,595.00	1,799.00	1,326.00	1,386.00	1,564.00	Smoker	D
240	1,780.00	1,853.00	2,068.00	1,549.00	1,612.00	1,799.00	Non	F
240	1,979.00	2,060.00	2,298.00	1,720.00	1,790.00	2,000.00	Smoker	F
241	1,119.00	1,168.00	1,316.00	973.00	1,016.00	1,146.00	Non	B
241	1,244.00	1,298.00	1,463.00	1,081.00	1,130.00	1,272.00	Smoker	B
241	1,341.00	1,396.00	1,557.00	1,166.00	1,214.00	1,354.00	Non	C
241	1,490.00	1,551.00	1,732.00	1,295.00	1,349.00	1,506.00	Smoker	C
241	1,156.00	1,209.00	1,363.00	1,008.00	1,051.00	1,186.00	Non	D
241	1,285.00	1,343.00	1,515.00	1,117.00	1,167.00	1,317.00	Smoker	D
241	1,499.00	1,560.00	1,742.00	1,305.00	1,358.00	1,515.00	Non	F
241	1,666.00	1,734.00	1,935.00	1,449.00	1,507.00	1,684.00	Smoker	F
599	1,189.00	1,241.00	1,398.00	1,034.00	1,080.00	1,217.00	Non	B
599	1,322.00	1,379.00	1,555.00	1,148.00	1,200.00	1,352.00	Smoker	B
599	1,425.00	1,483.00	1,654.00	1,239.00	1,289.00	1,439.00	Non	C
599	1,583.00	1,648.00	1,840.00	1,376.00	1,433.00	1,600.00	Smoker	C
599	1,228.00	1,284.00	1,448.00	1,069.00	1,117.00	1,260.00	Non	D
599	1,365.00	1,427.00	1,610.00	1,187.00	1,240.00	1,399.00	Smoker	D
599	1,593.00	1,658.00	1,850.00	1,386.00	1,442.00	1,610.00	Non	F
599	1,771.00	1,843.00	2,056.00	1,539.00	1,601.00	1,789.00	Smoker	F

Marquette National Life Insurance Company - SELECT

Area ID	Includes ZIP(S) Area
674	401,427,423,402,426,425 AND 400
675	404,424,406,413,414,403,421,405,410,419 AND 422
676	415,407,416,420,411,412,417,409,408 AND 418

Attained - Underwritten - Agent marketed - Pre-existing period 6 months

Health Condition: Rates for people in good health

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
674	1,172.65	1,350.89	1,521.84	1,019.42	1,174.73	1,322.74	Non	D
674	1,464.51	1,631.29	1,818.91	1,273.76	1,418.64	1,582.29	Non	F
674	1,238.31	1,428.03	1,607.31	1,076.75	1,241.44	1,397.80	Non	G
675	1,117.47	12,887.30	1,450.22				Non	C
675				971.45	1,119.45	1,260.50	Non	D
675	1,395.59	1,554.52	1,733.31				Non	E
675	1,180.04	1,360.82	1,531.67	1,213.82	1,351.88	1,507.83	Non	F
675				1,026.08	1,183.02	1,332.02	Non	G
676	1,241.63	1,430.35	1,611.36	1,079.39	1,243.84	1,400.55	Non	D
676	1,550.66	1,727.24	1,925.90	1,348.69	1,502.09	1,675.37	Non	F
676	1,311.16	1,512.03	1,701.86	1,140.09	1,314.47	1,480.02	Non	G

Health Condition: Rates for people who do not qualify for the good health rate

Rate Type: Standard

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
674	131.74	1,554.15	1,750.12	1,192.46	1,350.89	1,521.84	Smoker	D
674	1,712.59	1,876.24	2,092.00	1,489.52	1,631.29	1,818.91	Smoker	F
674	1,448.88	1,641.71	1,848.10	1,259.16	1,428.03	1,607.31	Smoker	G
675				1,136.34	1,287.32	1,450.22	Smoker	D
675				1,419.43	1,554.52	1,733.31	Smoker	F
675				1,199.91	1,360.82	1,531.67	Smoker	G
676	1,452.43	1,645.57	1,853.06	1,262.60	1,430.35	1,611.36	Smoker	D
676	1,813.33	1,986.61	2,215.06	1,577.14	1,727.24	1,925.90	Smoker	F
676	1,534.10	1,738.28	1,956.81	1,333.23	1,512.03	1,701.86	Smoker	G

Mutual of Omaha Insurance Company - SELECT

Area ID	Includes ZIP(S) Area
202	401,415,427,404,423,424,406,407,413,416,426,414,403,412,421,405,409,410,419,425,400,408 AND 422
207	402,420,411,417 AND 418

Attained - Underwritten - Agent marketed - Pre-existing period 6 months

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
202	1,158.51	1,261.90	1,429.07	1,158.51	1,261.90	1,429.07	Non	A
202	1,131.45	1,240.67	1,420.66	1,131.45	1,240.67	1,420.66	Non	B
202	1,198.88	1,296.37	1,457.54	1,198.88	1,296.37	1,457.54	Non	C
202	1,171.58	1,282.55	1,465.62	1,171.58	1,282.55	1,465.62	Non	D
202	1,302.36	1,404.01	1,571.26	1,302.36	1,404.01	1,571.26	Non	E
202	1,222.53	1,322.01	1,486.43	1,222.53	1,322.01	1,486.43	Non	F
202	1,158.67	1,268.90	1,450.30	1,158.67	1,268.90	1,450.30	Non	G
207	1,513.78	1,648.89	1,867.32	1,513.78	1,648.89	1,867.32	Non	A
207	1,478.43	1,621.15	1,856.33	1,478.43	1,621.15	1,856.33	Non	B
207	1,566.54	1,693.92	1,904.52	1,566.54	1,693.92	1,904.52	Non	C
207	1,530.86	1,675.87	1,915.07	1,530.86	1,675.87	1,915.07	Non	D
207	1,701.75	1,834.57	2,053.11	1,701.75	1,834.57	2,053.11	Non	E
207	1,597.44	1,727.43	1,942.27	1,597.44	1,727.43	1,942.27	Non	F
207	1,514.00	1,658.03	1,895.06	1,514.00	1,658.03	1,895.06	Non	G

Pennsylvania Life Insurance Company - SELECT

Area ID	Includes ZIP(S) Area
572	401,402,420,417 AND 400
573	415,427,404,423,424,406,407,413,416,414,403,411,412,421,405,409,410,408 AND 422
574	426,419,425 AND 418

Attained - Underwritten - Agent marketed - Pre-existing period 6 months

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
572	1,401.96	1,533.23	1,718.32	1,098.64	1,201.52	1,345.80	Non	B
572	1,542.42	1,686.82	1,890.29	1,219.50	1,333.70	1,493.85	Smoker	B
572	1,655.01	1,792.72	1,988.02	1,295.96	1,404.24	1,557.63	Non	C
572	1,820.26	1,971.74	2,187.07	1,438.43	1,558.62	1,728.87	Smoker	C
572	1,415.90	1,552.36	1,741.39	1,109.85	1,215.88	1,364.76	Non	D
572	1,557.36	1,707.59	1,915.47	1,231.87	1,349.55	1,514.80	Smoker	D
572	1,797.09	1,945.42	2,159.39	1,407.29	1,524.37	1,691.12	Non	F
572	1,976.93	2,139.70	2,374.67	1,562.11	1,692.07	1,877.16	Smoker	F
572	1,608.06	1,749.83	1,948.05	1,259.47	1,370.63	1,526.74	Non	G
572	1,768.21	1,924.42	2,143.64	1,398.03	1,521.42	1,694.70	Smoker	G
573	1,207.42	1,320.84	1,479.15	1,097.55	1,200.33	1,344.47	Non	B
573	1,388.18	1,518.14	1,701.26	1,261.76	1,379.91	1,546.49	Smoker	B
573	1,424.16	1,543.59	1,711.48	1,294.59	1,402.76	1,555.98	Non	C
573	1,638.23	1,774.57	1,968.36	1,489.51	1,613.45	1,789.22	Smoker	C
573	1,219.10	1,336.28	1,499.65	1,108.68	1,214.60	1,363.32	Non	D
573	1,401.62	1,536.83	1,723.87	1,274.31	1,397.12	1,567.25	Smoker	D
573	1,546.49	1,675.27	1,858.39	1,405.90	1,522.86	1,689.44	Non	F
573	1,779.24	1,925.73	2,137.20	1,617.38	1,750.88	1,943.45	Smoker	F
573	1,383.45	1,506.32	1,677.63	1,258.23	1,369.28	1,525.23	Non	G
573	1,591.39	1,731.98	1,929.28	1,447.25	1,574.85	1,753.25	Smoker	G
574	1,073.26	1,174.08	1,314.80	975.60	1,066.96	1,195.08	Non	B
574	1,233.94	1,349.46	1,512.23	1,121.57	1,226.58	1,374.66	Smoker	B
574	1,265.92	1,372.08	1,521.31	1,150.74	1,246.90	1,383.10	Non	C
574	1,456.21	1,577.39	1,749.66	1,324.01	1,434.18	1,590.42	Smoker	C
574	1,083.65	1,187.80	1,333.02	985.50	1,079.64	1,211.84	Non	D
574	1,245.89	1,366.07	1,532.33	1,132.72	1,241.89	1,393.11	Smoker	D
574	1,371.66	1,489.13	1,651.90	1,249.69	1,353.66	1,501.73	Non	F
574	1,581.54	1,711.76	1,899.74	1,437.67	1,556.34	1,727.51	Smoker	F
574	1,229.74	1,338.95	1,491.22	1,118.42	1,217.14	1,355.76	Non	G
574	1,414.57	1,539.54	1,714.91	1,286.45	1,399.86	1,558.44	Smoker	G

Note: Check Web site for premiums associated with other ages /Annual premiums are listed

Pyramid Life Insurance Company (Kansas) - SELECT

Area ID	Includes ZIP(S) Area
613	401 AND 402
614	423 AND 424
615	415,427,404,406,407,413,416,420,426,414,403,411,412,417,421,405,409,410,419,425,400,408,418 AND 422

Attained - Underwritten - Agent marketed - Pre-existing period 6 months

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
613	1,333.82	1,516.31	1,721.10	1,333.82	1,516.31	1,721.10	N/A	D
613	1,217.84	1,426.38	1,613.03	1,107.24	1,296.18	1,466.70	Non	E
613	1,401.04	1,640.69	1,854.98	1,273.15	1,490.91	1,685.62	Smoker	E
613	1,841.88	2,160.89	2,348.63	1,841.88	2,160.89	2,348.63	N/A	F
613	1,493.98	1,648.90	1,822.19	1,493.98	1,648.90	1,822.19	N/A	G
614	1,016.24	1,155.28	1,311.31	1,016.24	1,155.28	1,311.31	N/A	D
614	927.88	1,086.77	1,228.98	843.61	987.57	1,117.49	Non	E
614	1,067.46	1,250.05	1,413.32	970.02	1,135.93	1,284.28	Smoker	E
614	1,403.34	1,646.39	1,789.43	1,403.34	1,646.39	1,789.43	N/A	F
614	1,138.27	1,256.30	1,388.34	1,138.27	1,256.30	1,388.34	N/A	G
615	1,143.27	1,299.69	1,475.23	1,143.27	1,299.69	1,475.23	N/A	D
615	1,043.87	1,222.61	1,382.60	949.06	1,111.01	1,257.17	Non	E
615	1,200.89	1,406.30	1,589.99	1,091.27	1,277.92	1,444.82	Smoker	E
615	1,578.75	1,852.19	2,013.11	1,578.75	1,852.19	2,013.11	N/A	F
615	1,280.56	1,413.34	1,561.88	1,280.56	1,413.34	1,561.88	N/A	G

Standard Life and Accident Insurance Company - SELECT

Area ID	Includes ZIP(S) Area
575	415,427,404,423,424,406,407,413,416,420,426,414,403,411,412,417,421,405,409,410,419,425,408,418 AND 422
576	401,402 AND 400

Attained - Underwritten - Agent marketed - Pre-existing period None

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
575	1,405.94	1,405.94	1,507.34	1,255.80	1,255.80	1,321.39	Non	C
575	1,546.53	1,546.53	1,658.07	1,381.38	1,381.38	1,453.41	Smoker	C
575	1,254.64	1,254.64	1,345.11	1,120.65	1,120.65	1,179.10	Non	D
575	1,380.10	1,380.10	1,479.62	1,232.71	1,232.71	1,297.02	Smoker	D
575	1,420.15	1,420.15	1,522.57	1,268.48	1,268.48	1,334.64	Non	F
575	1,562.16	1,562.16	1,674.82	1,395.32	1,395.32	1,468.10	Smoker	F
575	1,267.19	1,267.19	1,358.57	1,131.85	1,131.85	1,190.89	Non	G
575	1,393.91	1,393.91	1,494.43	1,245.03	1,245.03	1,309.98	Smoker	G
576	1,553.94	1,553.94	1,666.00	1,387.98	1,387.98	1,460.37	Non	C
576	1,709.33	1,709.33	1,832.61	1,526.78	1,526.78	1,606.41	Smoker	C
576	1,386.70	1,386.70	1,486.71	1,238.61	1,238.61	1,303.22	Non	D
576	1,525.38	1,525.38	1,635.38	1,362.47	1,362.47	1,433.54	Smoker	D
576	1,569.63	1,569.63	1,682.84	1,402.00	1,402.00	1,475.12	Non	F
576	1,726.60	1,726.60	1,851.12	1,542.20	1,542.20	1,622.64	Smoker	F
576	1,400.57	1,400.57	1,501.57	1,250.99	1,250.99	1,316.25	Non	G
576	1,540.63	1,540.63	1,651.73	1,376.09	1,376.09	1,447.88	Smoker	G

State Mutual Insurance Company - SELECT

Area ID	Includes ZIP(S) Area
551	420,417 AND 410
552	401,415,427,404,423,424,406,407,402,413,416,414,403,411,412,421,405,409,400,408 AND 422
553	426,419,425 AND 418

Attained - Underwritten - Agent marketed - Pre-existing period None

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
551	1,852.00	2,026.00	2,284.00	1,852.00	2,026.00	2,284.00	Non	B
551	1,852.00	2,389.00	2,698.00	1,852.00	2,389.00	2,698.00	Smoker	B
551	2,292.00	2,468.00	2,750.00	2,292.00	2,468.00	2,750.00	Non	C
551	2,292.00	2,910.00	3,241.00	2,292.00	2,910.00	3,241.00	Smoker	C
551	2,049.00	2,242.00	2,531.00	2,049.00	2,242.00	2,531.00	Non	D
551	2,049.00	2,639.00	2,986.00	2,049.00	2,639.00	2,986.00	Smoker	D
551	2,298.00	2,480.00	2,762.00	2,298.00	2,480.00	2,762.00	Non	F
551	2,298.00	2,921.00	3,261.00	2,298.00	2,921.00	3,261.00	Smoker	F
552	1,667.00	1,823.00	2,056.00	1,667.00	1,823.00	2,056.00	Non	B
552	1,667.00	2,150.00	2,428.00	1,667.00	2,150.00	2,428.00	Smoker	B
552	2,063.00	2,221.00	2,475.00	2,063.00	2,221.00	2,475.00	Non	C
552	2,063.00	2,619.00	2,917.00	2,063.00	2,619.00	2,917.00	Smoker	C
552	1,844.00	2,018.00	2,278.00	1,844.00	2,018.00	2,278.00	Non	D
552	1,844.00	2,375.00	2,687.00	1,844.00	2,375.00	2,687.00	Smoker	D
552	2,068.00	2,232.00	2,486.00	2,068.00	2,232.00	2,486.00	Non	F
552	2,068.00	2,629.00	2,935.00	2,068.00	2,629.00	2,935.00	Smoker	F
553	1,482.00	1,621.00	1,827.00	1,482.00	1,621.00	1,827.00	Non	B
553	1,482.00	1,911.00	2,158.00	1,482.00	1,911.00	2,158.00	Smoker	B
553	1,834.00	1,974.00	2,200.00	1,834.00	1,974.00	2,200.00	Non	C
553	1,834.00	2,328.00	2,593.00	1,834.00	2,328.00	2,593.00	Smoker	C
553	1,639.00	1,794.00	2,025.00	1,639.00	1,794.00	2,025.00	Non	D
553	1,639.00	2,111.00	2,389.00	1,639.00	2,111.00	2,389.00	Smoker	D
553	1,838.00	1,984.00	2,210.00	1,838.00	1,984.00	2,210.00	Non	F
553	1,838.00	2,337.00	2,609.00	1,838.00	2,337.00	2,609.00	Smoker	F

United Healthcare Insurance Company - SELECT

Area ID	Includes ZIP(S) Area
156	ALL ZIP CODES

Community Rated - Underwritten - Mail marketed - Pre-existing period 3 months

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
156	1,056.84	1,527.00	1,679.64	1,056.84	1,527.00	1,679.64	N/A	C

United Teacher Associates Insurance Company - SELECT

Area ID	Includes ZIP(S) Area
590	415,427,404,423,424,406,413,420,426,414,403,412,421,405,419,425,400 AND 422
607	401,407,402,416,411,417,409,410,408 AND 418

Attained - Underwritten - Agent marketed - Pre-existing period 6 months

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
590	1,048.34	1,095.49	1,236.95	911.91	953.04	1,075.43	Non	B
590	1,310.18	1,369.37	1,545.93	1,139.64	1,190.80	1,344.29	Smoker	B
590	1,280.58	1,339.32	1,518.66	1,113.83	1,165.22	1,320.44	Non	C
590	1,600.47	1,673.88	1,898.33	1,391.76	1,455.73	1,650.81	Smoker	C
590	1,051.95	1,100.19	1,248.07	914.55	956.51	1,085.51	Non	D
590	1,315.20	1,374.98	1,559.57	1,143.19	1,195.63	1,356.10	Smoker	D
590	1,285.83	1,345.61	1,524.96	1,118.02	1,169.41	1,325.68	Non	F
590	1,607.81	1,681.23	1,905.67	1,398.05	1,462.03	1,657.10	Smoker	F
590	1,056.14	1,105.44	1,253.32	918.75	960.70	1,089.70	Non	G
590	1,320.44	1,381.27	1,566.91	1,148.44	1,200.88	1,362.39	Smoker	G
607	1,231.80	1,287.21	1,453.41	1,071.49	1,119.82	1,263.63	Non	B
607	1,539.46	1,609.01	1,816.47	1,339.07	1,399.19	1,579.54	Smoker	B
607	1,504.69	1,573.70	1,784.43	1,308.75	1,369.13	1,551.52	Non	C
607	1,880.55	1,966.81	2,230.54	1,635.32	1,710.49	1,939.70	Smoker	C
607	1,236.04	1,292.72	1,466.48	1,074.60	1,123.89	1,275.47	Non	D
607	1,545.35	1,615.60	1,832.49	1,343.25	1,404.87	1,593.42	Smoker	D
607	1,510.85	1,581.09	1,791.82	1,313.67	1,374.06	1,557.68	Non	F
607	1,889.18	1,975.44	2,239.16	1,642.71	1,717.88	1,947.29	Smoker	F
607	1,240.97	1,298.89	1,472.65	1,079.53	1,128.82	1,280.40	Non	G
607	1,551.52	1,622.99	1,841.12	1,349.41	1,411.03	1,600.81	Smoker	G

United World Life Insurance Company - SELECT

Area ID	Includes ZIP(S) Area
594	415,427,404,423,424,406,407,413,426,414,403,411,412,421,405,409,410,419,425,400,408 AND 422
595	401,402,416,420,417 AND 418

Attained - Underwritten - Agent marketed - Pre-existing period None

Health Condition: Rates for people in good health

Rate Type: Standard

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
594	1,682.15	1,832.33	2,075.01	1,682.15	1,832.33	2,075.01	Non	A
594	1,818.54	1,980.90	2,243.25	1,818.54	1,980.90	2,243.25	Smoker	A
594	1,517.90	1,664.42	1,905.84	1,517.90	1,664.42	1,905.84	Non	B
594	1,640.97	1,799.37	2,060.37	1,640.97	1,799.37	2,060.37	Smoker	B
594	1,608.39	1,739.09	1,955.29	1,608.39	1,739.09	1,955.29	Non	C
594	1,738.80	1,880.10	2,113.83	1,738.80	1,880.10	2,113.83	Smoker	C
594	1,571.68	1,720.61	1,966.20	1,571.68	1,720.61	1,966.20	Non	D
594	1,699.11	1,860.12	2,125.62	1,699.11	1,860.12	2,125.62	Smoker	D
594	1,560.02	1,681.65	1,882.12	1,560.02	1,681.65	1,882.12	Non	E
594	1,686.51	1,818.00	2,034.72	1,686.51	1,818.00	2,034.72	Smoker	E
594	1,640.03	1,773.47	1,994.09	1,640.03	1,773.47	1,994.09	Non	F
594	1,773.00	1,917.27	2,155.77	1,773.00	1,917.27	2,155.77	Smoker	F
594	1,583.66	1,734.35	1,982.35	1,583.66	1,734.35	1,982.35	Non	G
594	1,712.07	1,874.97	2,143.08	1,712.07	1,874.97	2,143.08	Smoker	G
595	2,198.01	2,394.25	2,711.34	2,198.01	2,394.25	2,711.34	Non	A
595	2,376.23	2,588.38	2,931.18	2,376.23	2,588.38	2,931.18	Smoker	A
595	1,983.39	2,174.84	2,490.30	1,983.39	2,174.84	2,490.30	Non	B
595	2,144.20	2,351.18	2,692.22	2,144.20	2,351.18	2,692.22	Smoker	B
595	2,101.63	2,272.41	2,554.91	2,101.63	2,272.41	2,554.91	Non	C
595	2,272.03	2,456.66	2,762.07	2,272.03	2,456.66	2,762.07	Smoker	C
595	2,053.66	2,248.27	2,569.17	2,053.66	2,248.27	2,569.17	Non	D
595	2,220.17	2,430.56	2,777.48	2,220.17	2,430.56	2,777.48	Smoker	D
595	2,038.43	2,197.36	2,459.30	2,038.43	2,197.36	2,459.30	Non	E
595	2,203.71	2,375.52	2,658.70	2,203.71	2,375.52	2,658.70	Smoker	E
595	2,142.97	2,317.34	2,605.60	2,142.97	2,317.34	2,605.60	Non	F
595	2,316.72	2,505.23	2,816.87	2,316.72	2,505.23	2,816.87	Smoker	F
595	2,069.32	2,266.21	2,590.27	2,069.32	2,266.21	2,590.27	Non	G
595	2,237.10	2,449.96	2,800.29	2,237.10	2,449.96	2,800.29	Smoker	G

Note: Check Web site for premiums associated with other ages /Annual premiums are listed

Penn Treaty Network America Insurance Company - Preferred

Area ID	Includes ZIP(S) Area
664	401,404,406,402,403,405,410 AND 400
665	415,427,423,424,407,413,416,420,426,414,411,412,417,421,409,419,425,408,418 AND 422

Attained - Underwritten - Mail marketed - Pre-existing period 3 months

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
664	1,653.00	1,725.00	1,929.00	1,437.00	1,499.00	1,679.00	N/A	A
664	1,845.00	1,929.00	2,172.00	1,606.00	1,678.00	1,889.00	N/A	B
664	2,213.00	2,305.00	2,571.00	1,924.00	2,003.00	2,236.00	N/A	C
664	1,863.00	1,948.00	2,196.00	1,619.00	1,693.00	1,910.00	N/A	D
664	2,282.00	2,374.00	2,650.00	1,984.00	2,066.00	2,305.00	N/A	F
665	1,479.00	1,544.00	1,726.00	1,286.00	1,341.00	1,502.00	N/A	A
665	1,651.00	1,726.00	1,943.00	1,437.00	1,501.00	1,690.00	N/A	B
665	1,980.00	2,062.00	2,300.00	1,721.00	1,792.00	2,001.00	N/A	C
665	1,667.00	1,743.00	1,965.00	1,448.00	1,515.00	1,709.00	N/A	D
665	2,042.00	2,124.00	2,371.00	1,775.00	1,849.00	2,062.00	N/A	F

Shenandoah Life Insurance Company - Preferred

Area ID	Includes ZIP(S) Area
662	401,404,406,402,403,405,410 AND 400
663	415,427,423,424,407,413,416,420,426,414,411,412,417,421,409,419,425,408,418 AND 422

Issue Age - Underwritten - Agent marketed - Pre-existing period None

Health Condition: If accepted, rates are not based on health factors

Rate Type: Preferred

Zip Area	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
662	1,182.00	1,232.00	1,389.00	1,028.00	1,071.00	1,208.00	N/A	A
662	1,489.00	1,551.00	1,749.00	1,295.00	1,349.00	1,521.00	N/A	B
662	1,675.00	1,749.00	1,956.00	1,456.00	1,521.00	1,701.00	N/A	C
662	1,504.00	1,567.00	1,767.00	1,307.00	1,363.00	1,537.00	N/A	D
662	1,517.00	1,580.00	1,783.00	1,319.00	1,374.00	1,550.00	N/A	E
662	1,729.00	1,802.00	2,008.00	1,504.00	1,567.00	1,746.00	N/A	F
662	1,538.00	1,603.00	1,807.00	1,338.00	1,393.00	1,572.00	N/A	G
663	1,126.00	1,173.00	1,323.00	979.00	1,020.00	1,150.00	N/A	A
663	1,418.00	1,477.00	1,666.00	1,233.00	1,285.00	1,449.00	N/A	B
663	1,595.00	1,666.00	1,863.00	1,387.00	1,449.00	1,620.00	N/A	C
663	1,432.00	1,492.00	1,683.00	1,245.00	1,298.00	1,464.00	N/A	D
663	1,445.00	1,505.00	1,698.00	1,256.00	1,309.00	1,476.00	N/A	E
663	1,647.00	1,716.00	1,912.00	1,432.00	1,492.00	1,663.00	N/A	F
663	1,465.00	1,527.00	1,721.00	1,274.00	1,327.00	1,497.00	N/A	G

Company Address and Phone Chart

Name	Mailing Address	City	State	ZIP code	Phone
Admiral Life Insurance Company of America	C/O Wakely & Associates, Inc. 8545 126th Ave N. Suite 200	Largo	FL	33773-1502	(800) 987-1593
Allianz Life Insurance Company of North America	PO Box 4243	Woodland Hills	CA	91367	(800) 366-5463
American Pioneer Life Insurance Company	1001 Heathrow Park Lane	Lake Mary	FL	32746	(800) 538-1053
American Republic Insurance Company	601 Sixth Avenue	Des Moines	IA	50309	(888) 755-3065
Anthem Health Plans of Kentucky, Inc.	1351 William Howard Taft Rd.	Cincinnati	OH	45206	(866) 864-6378
Bankers Fidelity Life Insurance Company	PO Box 105185	Atlanta	GA	30348-5185	(800) 241-1439
Bankers Life and Casualty Company	222 Merchandise Mart Plaza	Chicago	IL	60654	(800) 621-3724
Central Reserve Life Insurance Company	PO Box 29190	Shawnee Mission	KS	66201	(800) 456-7866
Combined Insurance Company of America	5050 Broadway	Chicago	IL	60640	(800) 544-5531
Conseco Insurance Company	11815 N. Pennsylvania St.	Carmel	IN	46032	(800) 541-2254
Constitution Life Insurance Company	1001 Heathrow Park Lane	Lake Mary	FL	32746	(800) 789-6364
Continental General Insurance Company	PO Box 29136	Shawnee Mission	KS	66201	(800) 284-2898
Continental Life Insurance Company of Brentwood Tennessee	PO Box 1188	Brentwood	TN	37024-1188	(800) 264-4000
Equitable Life & Casualty Insurance Company	3 Triad Plaza	Salt Lake City	UT	84180-1200	(800) 352-5170
Genworth Life Insurance Company	8545 126th Ave N., Suite 200 C/O Wakely & Associates, Inc	Largo	FL	33773-1502	(800) 350-1962

Name	Mailing Address	City	State	ZIP code	Phone
Globe Life and Accident Insurance Company	3700 S. Stonebridge Drive PO Box 8080	McKinney	TX	75070-8080	(800) 801-6831
Great American Life Insurance Company	5508 Parkcrest Drive	Austin	TX	78731	(800) 880-2745
Guarantee Trust Life Insurance Company	1275 Milwaukee Avenue	Glenview	IL	60025	(800) 338-7452
Humana Insurance Company	PO Box 1438 500 West Main Street	Louisville	KY	40201	(800) 866-0581
Lincoln Heritage Life Insurance Company	4343 E. Camelback Road	Phoenix	AZ	85018	(800) 438-7180
Loyal American Life Insurance Company	P.O. Box 559004	Austin	TX	78755-9004	(800) 633-6752
Marquette National Life Insurance Company	1001 Heathrow Park Lane Suite 5001	Lake Mary	FL	32746	(800) 934-8203
Mutual of Omaha Insurance Company	Mutual of Omaha Plaza 4th Floor - Insurance Dept. Serv.	Omaha	NE	68175	(800) 316-0842
National States Insurance Company	1830 Craig Park Court	St. Louis	MO	63146	(800) 868-6788
New Era Life Insurance Company of the Midwest	200 Westlake Park Blvd. Suite 1200	Houston	TX	77079	(800) 552-7879
Order of United Commercial Travelers of America	PO Box 159019	Columbus	OH	43215	(800) 848-0123
Penn Treaty Network America Insurance Company	2440 Lehigh Street PO Box 7066	Allentown	PA	18105-7065	(800) 362-0700
Pennsylvania Life Insurance Company	1001 Heathrow Place Lane	Lake Mary	FL	32746	(800) 275-7366
Philadelphia American Life Insurance Company	PO Box 4884	Houston	TX	77210-4884	(800) 552-7879
Physicians Life Insurance Company	2600 Dodge Street	Omaha	NE	68131	(800) 228-9100
Provident American Life & Health Insurance Company	PO Box 29158	Shawnee Mission	KS	66201-9158	(877) 291-5434
Pyramid Life Insurance Company (Kansas)	1001 Heathrow Park Lane Suite 5001	Lake Mary	FL	32746	(800) 777-1126

Name	Mailing Address	City	State	ZIP code	Phone
Reserve National Insurance Company	6100 N. W. Grand Blvd.	Oklahoma City	OK	73118	(800) 654-9106
Shenandoah Life Insurance Company					
Standard Life and Accident Insurance Company	One Moody Plaza. 17th Floor	Galveston	TX	77550	(888) 350-1488
State Farm Mutual Automobile Insurance Company	One State Farm Plaza B-2	Bloomington	IL	61710	(999) 999-9999
State Mutual Insurance Company	c/o Wakely & Associates, Inc. 8545 126th Ave. North, Suite 200	Largo	FL	33773-1502	(877) 344-9784
Sterling Investors Life Insurance Company	c/o Wakely & Associates Inc. 8545 126th Ave N. Suite 200	Largo	FL	33773-1502	(727) 584-8128
Thrivent Financial for Lutherans	625 4th Avenue Street	Minneapolis	MN	55415	(800) 847-4836
USAA Life Insurance Company	9800 Fredericksburg Road	San Antonio	TX	78288	(800) 531-8000
UniCare Life & Health Insurance Company	2100 Corporate Center Drive	Newbury Park	CA	91320	(800) 459-1732
United American Insurance Company	3700 S. Stonebridge Dr. PO Box 8080	McKinney	TX	75070-9920	(800) 331-2512
United Healthcare Insurance Company	PO Box 130	Montgomeryville	PA	18936-0130	(800) 523-5800
United Teacher Associates Insurance Company	5508 Parkcrest Drive	Austin	TX	78731	(800) 880-8824
United World Life Insurance Company	Mutual of Omaha Plaza	Omaha	NE	68175	(877) 845-0892
World Corp Insurance Company	PO Box 2155	Omaha	NE	68103-2155	(800) 822-9993

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We promote sound, competitive insurance markets; protect the public through effective enforcement and regulation; and empower the public through outreach and education.

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